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ANNUAL REPORT

ON THE WORKING OF

CO-OPERATIVE SOCIETIES

IN THE

UNITED PROVINCES OF AGRA AND OUDH

FOR THE YEAR 1928-29

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ALLAHABAD:
THE SUPERINTENDENT, GOVERNMENT PRESS, UNITED PROVINCES
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No. 1031-C.

FROM

P. M. KHAREGAT, ESQ., I.C.S.,

REGISTRAR, CO-OPERATIVE SOCIETIES,

UNITED PROVINCES,

TO

THE SECRETARY TO GOVERNMENT,

CO-OPERATIVE DEPARTMENT, UNITED PROVINCES,

ALLAHABAD.

Dated Lucknow, November 27, 1929.

SIR,

I HAVE the honour to submit the Annual Report on the working of Co-operative Societies in the province during the year ending June 30, 1929.

I have the honour to be,

SIR,

Your most obedient servant,

P. M. KHAREGAT,

Registrar, Co-operative Societies,

United Provinces.

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Annual Report on the working of Co-operative Societies in the United Provinces of Agra and Oudh for the year 1928-29.

CHAPTER I.

Administration.

The gazetted staff.

1. I held charge of the office of Registrar, Co-operative Societies, till June 5, 1929, when I proceeded on leave, after which date Mr. Zakaulla Khan, Deputy Registrar, officiated till the close of the year. I was on tour for 156 days, including 42 days spent in tents in villages. The two Deputy and four older Assistant Registrars continued to work as before and found themselves heavily overworked. The three new Assistant Registrars remained under training; they have taken over independent charge of their circles since the close of the year, and it is hoped that this will enable all concerned to guide, direct and control the subordinate staff better than they have been able to do in the past. Even now, however, there are seven Assistant Registrars for nine circles and the need for two more men is acutely felt. Till they are appointed, one of the Deputy Registrars has to do their work and is therefore not available for undertaking and guiding rural reconstruction work in the west of the province, which is really his proper function.

Inspectors.

2. The number of ordinary inspectors was 45, and four more men were under training. When these men are put in charge of their circles there will be five inspectors in the circle of each Assistant Registrar, and four will be available for the training of supervisors and auditors or doing other special work. The staff on the whole worked fairly well, but there are a few inspectors whose work leaves much to be desired. Most of them have been complaining of overwork; their circles are smaller than what they used to be, but more intensive work has to be done. Many of them add to their own work by trying to do themselves what they should train the supervisors to do, by failing to work in an organized and systematic manner, and by paying undue attention to reports and statistics. Thus one instance came to light in which an inspector who had to submit an ordinary report for liquidation, wrote and tore up nine reports before he was able to write something which he considerd fit for submission to his superior officers. On the other hand, however, it must be admitted that most inspectors have to attend to such a lot of liquidation and arbitration work, that they are prevented from devoting as much time to education, supervision and improvement as they ought to. Some means will have to be devised before long for solving this difficulty.

3. In addition to the ordinary inspectors, there are now three special inspectors for industrial societies; one of them is for weavers, another for leather workers, and the third attends to subsidiary agricultural industries. A lady inspector was also appointed during the course of the year; she has had many difficulties to encounter, but she has been able to do some useful work. The creation of two new posts of inspectors, one for agricultural propaganda and the other for looking after adult education societies, was also sanctioned.

4. The average amount of touring done by inspectors was 17 days a month. This, if taken at its face value, is not unsatisfactory, but the fact remains that the majority of our inspectors do not feel quite at home in villages. Moslem inspectors, particularly in the east of the province, find it hard to secure any sort of accommodation in villages at night. Inspectors would like to be supplied with tents, but it is feared that though this might add to their personal comfort, it would tend to hinder that close and intimate contact between them and the villagers, which is so necessary at present.

5. The number of auditors is 52, of whom 24 are now on a time-scale of Rs. 70—2—100, while the rest are in a graded scale, some on Rs. 50 and some on Rs. 60. Further, they now get a fixed travelling allowance. This is a great improvement, and we are now getting men who have passed the commercial diploma examination and even a few bachelors of commerce to apply for the post; but the question of weeding out the inefficient men in the lower grades is a difficult one and will have to be tackled before long, if we are to continue to improve the standard of work of the auditors.

Auditors.

6. The majority of the supervisors came under the control of the United Provinces Co-operative Union. It is too early to judge of the effects of the change, but disciplinary action was taken by the Union in a large number of cases, mostly on the basis of reports submitted by the departmental staff. The older supervisors are usually found to be slack and unreliable, and the newer men are lacking in experience and not usually successful at first in securing collections. Hence there was much hesitation on the part of the departmental staff about reporting delinquencies and neglect to the proper authorities in the hope that the supervisors would improve; but this can only result in such defects increasing. On the whole it may be said that though there has been a slight change for the better in the tone of the supervisors and the general quality of their work, there is room for very considerable improvement. It was found during my tour that many supervisors had not taken the trouble to study even the instructions laying down the duties of supervisors, to say nothing of other pamphlets issued for their guidance. Moreover, very few of them understand how to explain matters to village people; they are too prone to start lecturing or cross-examining, instead of entering into friendly talks with them. Particular attention was therefore devoted to this aspect of their training at the refresher classes.

Supervisors.

7. The supervisors employed by the United Provinces Co-operative Union are required to furnish a security to the value of Rs. 300. Many of the new supervisors found that they would have to borrow for the purpose from outside, as they could not get favourable terms from any Joint Stock Company doing fidelity insurance business. Accordingly they formed a co-operative fidelity guarantee society of their own which was joined by 60 supervisors. It is just as well that those who preach co-operation should practise it themselves in some form or other.

8. Ten inspectors were trained for a month in agriculture at Cawnpore, and thanks are due to the staff of the Agricultural College for the work done by them in this connexion. The training class for new supervisors was held at Partabgarh with the kind held of Mr. L. C. Sharma, Deputy Director of Agriculture. Particular attention was devoted to their training in elementary agriculture and to giving them a rural outlook. Owing to this innovation it was found that the period of their training was inadequate, and it has now been decided to let the training continue for one year. A certain number of the candidates were attached to the inspectors in charge of the training class for their practical training; it is too early to say whether the men were trained better in this way than if they had been sent in smaller batches to other inspectors. All the men trained have already secured employment, and there is a demand for more trained supervisors. Another class has therefore been started since the close of the year. Auditor candidates are also being trained at the same time. Further, the proposal for the training of bank accountants and managers was approved by the provincial conference, and it is proposed to start a 2½ months' course for them shortly.

Training.

9. In this connexion a reference may also be made to the class at Benares for training of school teachers to become village guides which owes its inception to the activities of Mr. V. N. Mehta when he was Collector at Benares. The services of a whole-time inspector were lent to this class for training the students in the co-operative and economic side of their work. The fruits of this class will be the extension of rural reconstruction work in the Benares district.

The United Provinces Co-operative Union.

10. Perhaps the most important event of the year was the formation of the United Provinces Co-operative Union as an administrative body to replace the standing committee of co-operators, which was only an advisory body. The general body of the union consists of two delegates from each bank, one of whom is a member of a primary society, in addition to a few direct representatives of isolated primary societies. This body meets only once a year for formal business, but it elects a provincial committee of 36 members to meet two or three times a year to discuss and decide questions of policy. It elects an executive committee which meets once a month and deals with all administrative matters. This committee controls the supervisors and sees to their proper working. It has had to do a tremendous amount of work in organizing the new system, in framing rules and regulations and laying down general principles for the future, and in settling the pay and allowances of the staff. There must be few committees in the province which work so hard as this one did during the year, and I cannot refrain from placing on record here my appreciation of what they have done, and my thanks for the same to Messrs. Banarsi Das, Bindbasni Prasad, Mathura Prasad Mehrotra, Radha Mohan and Triloki Nath Kapoor.

CHAPTER II.

GENERAL CONDITION.

General features.

11. Co-operative activity throughout the province was dominated by the unfavourable agricultural situation. The poor *rabi* of 1928 was followed by a failure of the *kharif*, while the *rabi* of 1929 was also bad in the west and south-west of the province. Under such circumstances agricultural credit societies could hardly be expected to flourish; when people have not the wherewithal to live, they cannot repay their loans. Accordingly there is a distinct deterioration in the general financial condition of these societies; on the other hand, however, there is marked progress in other forms of activity, while some little improvement in the co-operative education of the members is also noticeable. Group conferences of the panchayats of five or ten neighbouring societies were held in a great many places, with the result that the panches, or at least some of them, found scope for self-expression and learned to take an intelligent interest in their own affairs. I have seen the panches of rival societies hotly argue the relative merits of their respective societies, and in one case they nearly fell to abuse in discussing the abstract question of the advantages of non-withdrawable shares; however deplorable this lapse from one point of view, it at least evinced a keen interest in the matter under discussion. These meetings are not confined to the consideration of co-operative questions only, but matters connected with agriculture, sanitation, education and other kindred subjects affecting the lives of villagers are also talked about.

12. Resolutions were passed at several such conferences, and again by individual societies, too, on a variety of subjects, such as the compulsory education of the sons of the members; against the taking of petty disputes to court; against mortgaging their land; against borrowing from outside the society; against the use of liquor by the members; against the calling of dancing girls to marriage festivals, and so on.

Nor did matters always end with the passing of these pious resolutions. Definite action was taken in several instances and compliance was enforced by the levy of fines, and in one or two cases by social boycott. A few instances of the results of joint action by a number of neighbouring societies may be mentioned. In one area they indented jointly for several thousand rupees worth of cloth which was later distributed among them, with the result that the itinerant vendors who used to sell cloth on credit at a profit of 75 or 100 per cent. to themselves were cut out and left the tract. Similarly in another locality where there was scarcity of fodder, it was obtained jointly on behalf of all the societies in the vicinity. The campaign for the curtailment of unnecessary ceremonial expenses also made some headway, and instances are reported of marriage ceremonies at which the number of guests was reduced to about a dozen from twenty times that figure in previous years, and at which only one Brahman priest officiated and the usual feast to the Brahmans was conspicuous by its absence.

Thrift.

13. Propaganda to restrict expenditure is apt to be received with favour and even to be acted upon in times of scarcity. But advantage was taken of the opportunity to bring home to the members the importance of thrift and the necessity for saving up money for bad times (such as the present) by pointing out that if they had done so they would not have been in such great difficulties now. Various methods were adopted for effecting savings. Over Rs. 2,000 were collected during the year in the home-safes introduced in the Banda district 3 or 4 years ago. Deposits were made from the harvest in many cases in kind and in a few in cash. Many members willingly placed the dividends they received as deposits in their societies, and suggestions to the older societies which wished to reduce their rate of interest that the old rate should be maintained, but a portion of the interest received be credited to the account of each member as his deposit for emergencies, were also often received with favour.

Agricultural improvements.

14. It is, however, realized that no appreciable savings can be effected by the cultivators unless they can improve their agriculture and get a better return from the land. The system of intensive work in a few selected centres was continued in the Partabgarh district under the guidance of Mr. Sharma, the Deputy Director of Agriculture, with the result that the area under Pusa wheat in these villages increased five-fold and that under Coimbatore sugarcane was ten times what it was in the previous year. The success of these efforts has had far reaching results, and improved seed is being used extensively by co-operative societies in other districts as well, while better methods of cultivation have also been adopted in many cases. The incomplete figures available show that over 7,000 maunds of Pusa wheat and 35,000 maunds of Coimbatore sugarcane were sown by members of co-operative societies. They also purchased and used more than 300 Meston ploughs and 100 maunds of artificial manure. Difficulty was, however, experienced in many cases in obtaining pure seed, and it is being increasingly felt that co-operative societies should not depend on the bounty of others for this object, but should try to arrange to stock sufficient seed for their own requirements. But the difficulties in connexion with the roguing, grading and storing of wheat seed cannot be overcome without a good deal of supervision and expert advice. Accordingly the need for concentration of effort in selected villages in each district had to be emphasised over and over again; however attractive it may be to be able to report that so many thousand maunds of seed have been distributed, experience shows that without adequate supervision over the subsequent processes of sowing, cultivation, irrigation, cutting, threshing, etc., the results are usually far from satisfactory. It is intensive effort rather than extensive cultivation in the beginning that has the best

results. A new experiment is now being tried in one village in Partabgarh. The area round a well has been divided into three portions, and a special rotation marked out for each section, to be followed by all whose lands fall in that portion. This will secure consolidation of cultivation; it is hoped that in course of time this attempt will meet with some success.

15. There can be little hope of any lasting improvement in agriculture unless an adequate water supply can be assured. Hence, in tracts where there are no canals, the construction of wells was encouraged and about half a dozen wells were built by members of co-operative societies. In one village an experiment is being made with an oil engine, but the ordinary villager does not understand complicated machinery; an attempt is therefore being made to train a few village blacksmiths to look after simple machinery. Another alternative suggestion is that trained mechanics may take round their own portable engines and charge a certain price for their use, but there do not appear to be any such reliable engines in the market which can be easily installed or removed. It is hoped that in the west of the province cheap electric power may become available for irrigation before long, and the possibility of forming co-operative societies for the purpose is being investigated.

Poultry farming.

16. Closely connected with the question of agricultural improvements is that of subsidiary industries for agriculturists. This, however, is a very difficult matter, and the only direction in which even a little progress was made was in the introduction of poultry farming. One society was formed solely for poultry breeders, while the members of about a dozen other societies were supplied with improved cocks and hens and they were able to add a little to their income from this source. A great deal of prejudice has to be overcome before this work can be taken up on an extensive scale.

Adult education.

17. Adult education societies are the best means for broadening the mental horizon of the villagers. Three schools were closed during the year, nevertheless their number increased from 26 to 29; there were in addition five others which were awaiting registration. They are still concentrated mostly in the Benares, Partabgarh and Lucknow districts, but there is a strong demand for such schools from other quarters, and some will therefore be started shortly elsewhere also. Nearly 500 individuals attended these schools, and officers of the Agriculture, Education and Public Health departments visited them often and explained matters to the assembled villagers. The progress made in literacy is on the whole not unsatisfactory; but the question of keeping up the knowledge acquired with so much labour now needs to be tackled, and many of these schools will have to develop into reading clubs. A small beginning was therefore made in establishing village libraries by supplying these schools with a few books. The best method of remunerating the teachers who conduct these schools is still under consideration; the teachers themselves naturally prefer a fixed sum every month, but perhaps if a fixed sum is allowed monthly only for actual expenses such as oil, etc., and a lump sum is paid as bonus every three months or six months after seeing the progress achieved, the results might be more satisfactory.

Work among women.

18. There are now three co-operative schools for women and one thrift society for them in the province; three other schools are in existence, but as they are not up to the required standard they have not been registered. As a matter of fact, thanks to the propaganda undertaken, women in several places are ready to join such schools, but no suitable female teachers are available, and hence the work is held up. The best hope of success in this

direction is to enlist the services of the wives of village teachers, provided they have at least passed the primary school standard. Inquiries in one district showed that the number of these was very small indeed, and the advisability of offering a bonus of Rs. 40 or Rs. 50 to a teacher who got his wife to pass the 4th standard was under consideration. Attempts were also made to persuade some women to join a special training class in Lucknow to help them to work as female village guides, but the response was very meagre, and only three women were ready to join. Their training is in progress at present under the directions of Dr. Miss Commissariat. It is hoped that after training these women will be able to do useful work in their villages, particularly in improving its sanitation and looking after the welfare of the children and their mothers.

Sanitation.

19. Meanwhile other steps have also been taken to improve village sanitation. The village aid scheme was introduced in over 100 societies by the local officers of the Public Health department, or by the co-operative inspectors with their aid; manure was removed from the inhabited areas and placed in pits outside; sanitary cesspools were constructed; wells were disinfected; *dais* were trained to take elementary precautions and small dispensaries were started. The latter proved very popular and several thousand persons were treated at them. Two persons were trained as special village aiders in each of these centres, and one of them is reported to have used his newly acquired knowledge to restore to consciousness a boy who was nearly drowned. The success achieved is due in large measure to the activities of the health officers concerned, and it is hoped that they will find that their centres which are situated in villages having co-operative societies will turn out to be better than the others.

Physical culture.

20. The question of physical culture also received attention, particularly in the Rae Bareli district, thanks to interest of the Deputy Commissioner, Mr. Nehru, in the matter, and in Benares where a special association was formed for the purpose by Mr. V. N. Mehta before he left the district. Several societies report the formation of *akharas*, and number of wrestling matches were held.

Reorganization.

21. While the work of rural reconstruction was progressing along these and other similar lines the reorganization of credit societies was also pushed on. Inquiries under section 35 were conducted in about 1,000 societies with a view to find out their real financial condition. As a result further time was given for improvement to over 250 societies, while nearly 400 which were quite hopeless were liquidated; the remaining 350 which had appeared to be on the verge of liquidation were given new life and are for all practical purposes like new societies. In addition 119 new societies of various kinds were registered during the year. Hence it is that in spite of a reduction in the number of societies their share capital, reserve fund and working capital have all increased. Some progress was also made in the appointment of member secretaries, and it appears that 250 of them can work independently, while another 850 have been trained but still require help. The three-year programme for the removal of group secretaries framed last year has not been as successful as was hoped; it was found that the secretaries who were retained were neglecting their work or resorting to more trickery than before, as they knew they had to go in a year or two. An experiment is now being tried of appointing for a limited period a special man in a supervisor's circle to go round the societies and train two or three persons in each place to keep the accounts. Candidates who have received training as supervisors, but for whom no posts are immediately available, would probably do very well for this kind of work, but there are none such available at present.

Depressed classes.

22. The number of societies consisting exclusively of depressed classes is now shown as 142 and their membership is 3,378. The figures are not reliable and no importance can be attached to them. It has not been found possible as yet to ascertain what percentage of the total membership of societies consists of persons belonging to the depressed classes.

The Agra weavers.

23. It was found that the ordinary *pagri* weavers in Agra were living on starvation wages of 3 to 4 annas a day as the kind of cloth they had been making was not finding any sale in the market. Some of them were taught to use fly-shuttle looms, and an effort was made to arrange to supply the needs of ordinary agricultural societies in the way of cloth from the products of these societies of weavers. It is too early to judge of the success of this endeavour, but it is not an unpromising line of development, though it has its own difficulties. The superiority of the products offered over those sold by itinerant dealers has to be brought home to intending purchasers by education and propaganda. But the chief trouble is that the societies cannot manufacture in a short time the large amount that is likely to be required, and customers are apt to be disappointed. After some experience it may be possible to gauge the kind of articles likely to be in great demand in particular seasons and start manufacturing for them in anticipation. This is not without an element of risk, but there can be no business without risk.

24. The chief complaint of the durrie weavers at Agra was that they received a very low price for their durries from the dealers, because they could not afford to hold up the sale of their produce till prices were better. It was therefore resolved to allow them to pledge their durries to the bank, by stocking them at the local co-operative store and to advance them 75 per cent. of their value as further loan on that security, on the clear understanding that the weaver himself would be responsible for finding a purchaser in due course. Many weavers tried to extort exorbitant prices by holding up their produce, but they discovered their mistake before long and found that they lost heavily by doing so; they soon learned that they must dispose of their produce as quickly as practicable, and only keep it for the future in exceptional cases. But with this realization came the demand that the store itself should try to dispose of the produce. The only way in which this could be done was to secure orders, pass them on to the weavers and then to see that the articles made were up to the requisite standard. The problems of grading and standardization had therfore to be tackled.

25. As a first step towards a solution of these difficulties it was decided to teach the durrie makers to use fast colours for their dyes. Thanks to the interest taken by the Director of Industries, Mr. Shah, in the matter a special instructor was kindly lent by the department of Industries whose business it is to go round to the houses of the weavers and train them in the use of fast dyes; this work is still in progress. A small subsidy was also given by the Board of Industries to selected weavers for the use of improved methods of dyeing. Partly as a result of this action and partly owing to the rigid scrutiny exercised before any article made to order is accepted, it has been found that the quality of durries has begun to improve. In fact the tone of the market itself is changing,and even those who are not members of societies have begun to manufacture better durries. This in itself is no mean achievement. A trader from Bombay happened to be in Agra and unasked he offered Rs. 1-14 a yard for durries from the co-operative store as against Rs. 1-12 a yard offered by him in the open market. It would appear that if efforts along the lines now adopted are continued, the store may in course of time be able to establish a good name for itself so that its guarantee would itself be a marketable commodity. The next step must be to keep an adequate stock of samples at the store, so that outsiders may see them and place orders accordingly.

CHAPTER IIIA.

CENTRAL SOCIETIES—CREDIT.

Financial position.

26. The transactions of central banks show clearly the effects of the scarcity prevailing in the greater part of the province. They had to raise more deposits and to deplete their investments in gilt edged securities; more loans had to be advanced, while collections decreased, with the result that outstandings and overdues increased considerably. In many banks the position gives cause for grave anxiety. Unfortunately the balance-sheets do not show at a glance the real financial position of the banks. But an examination of the figures reveals the fact that there are five banks in which the expenditure on establishment and interest on deposits exceeds the income from the interest on loans; in other words current expenses are being paid out of capital. A committee was appointed by Government to inquire into the working and financial condition of the Sandila Bank, while the other banks have now been called upon to show cause why such committees should not be appointed in their cases also. There are several other banks in which the margin between income and expenditure is very small and calls for urgent attention. All but 5 banks show that they worked at a profit, but if the amount of overdue interest is excluded from the figure of profits, it is found that no less than 26 banks worked at a loss, out of which 25 show that their disbursements on establishment and interest on deposits exceed their receipts from interest on loans. If the probable bad debts of the banks in principle are taken into consideration, the position is found to be very serious indeed. The only remedy is patiently to nurse these banks for years and gradually improve their condition; for this purpose full co-operation between the bank authorities and the departmental staff is essential; while the need for expert advice in banking and financial matters is keenly felt. The establishment of a provincial bank on modest lines with adequate financial control over its affiliated banks would probably ease the situation in many cases, but it must take years of hard work combined with a succession of good harvests to enable these banks to pay reasonable dividends to the shareholders.

Shares.

27. It can hardly be denied that the general public has not much confidence in the shares of co-operative banks. There is some demand for shares when a bank is newly started, but later on individuals rarely evince a desire for the purchase of shares. Thus, within the last three years the preference shares held by individuals have only increased from 8·17 to 8·20 lakhs. Societies, however, have to keep on purchasing shares and paying the money whether they like it or not. Many societies complain of the hardships they are put to in having to purchase shares on which they get little or no return, but the only solution is for the societies to improve the condition of their sister societies, and so of the bank, to enable the latter to make profits and distribute dividends. In the meantime the only way of giving relief to societies which cannot pay their share instalments is for the bank to allow postponement of the same. This has been done to some extent, with the result that share receipts during the year were 1·44 lakhs as against 1·62 lakhs in the previous year; hence the paid up share capital only increased from 23·25 to 23·53 lakhs.

Deposits.

28. Deposits, on the other hand, show a remarkable increase from 44·27 to 49·50 lakhs. Banks required more money for advancing to their societies and were able to raise it without very much difficulty. There is little doubt that if an organized effort were made, many banks would be able to raise deposits at a lower rate of interest than what they pay at present;

the advantages of deposits in co-operative banks are not as widely known to the public as they ought to be, and the reason is that in the past most banks had more money than they could invest profitably and were complaining of surplus money. A few months of scarcity completely altered the situation, and it is hoped that banks will take the lesson to heart. It is satisfactory to find that interlending among banks also increased from 2·76 to 4·39 lakhs; it shows that banks with money were a little more ready to help other banks than they had been in the past.

Advances and collections.

29. Loan advances to societies by banks increased from 36·80 to 37·14 lakhs in spite of the fact that the recoveries fell from 34·85 to 31·38 lakhs. The outstandings therefore show an increase from 59·03 to 64·96 lakhs (excluding the figures for the amounts outstanding against other central banks). The overdues in the case of working societies have gone up from 15·98 to 17·52 lakhs and now amount to 27 per cent. of the outstandings. If, however, postponements, which have increased from 3·33 to 5·58 lakhs, are taken into consideration, the overdues amount to nearly 36 per cent. of the outstandings. Comparing the collections with the demand for the year it is found that 57 per cent. only of the principal demand could be collected.

Effect of change in control over supervisors.

30. In order to ascertain to what extent the transfer of control over supervisors from banks to the United Provinces Co-operative Union has affected collections, an analysis has been made of some figures for banks which accepted this change separately from those which did not do so. Excluding the Sandila Bank which is in a class by itself, it is found that the percentage of overdues (including postponements) to outstandings is 43·9 per cent. for banks where the supervising staff is under the control of the United Provinces Co-operative Union and 44 per cent. in the case of the others, or if liquidated societies are excluded the respective figures are 34 per cent. and 37 per cent. The proportion of collections to the demand for the year also indicates practically no difference, the figures being 58·1 per cent. and 58·8 per cent., respectively. These figures would seem to show that the adverse effect on collections which had been so confidently predicted by the opponents of the change has not yet begun to manifest itself; and it is hoped that as time goes on the actual result will be exactly the reverse of what was expected by them.

CHAPTER III-B.

CENTRAL SOCIETIES—NON-CREDIT.

Agricultural.

31. The number of non-credit central societies increased from 4 to 10. Two new agricultural supply societies were started in Ballia and Majhauli in the Gorakhpur district, thanks to the activities of the Collector and the special manager of the Court of Wards respectively. It is hoped these will be more successful than the three older societies at Hardoi, Roorki and Pangara. A district co-operative physical culture association was started in Benares as a counterpart of the rural reconstruction association, but no report of its activities has yet been received. An interesting experiment is the sugarcane sale union at Ghugli in the Gorakhpur district. This union has received a contract for the supply of 50,000 maunds of sugarcane to the local mill and proposes to obtain this sugarcane from its affiliated societies. The local cultivators had many complaints against the contractors of delays, improper weighments and

low price, with the result that the mill was becoming unpopular for no fault of its own. The mill authorities have kindly undertaken to give the union every possible help. A great deal of propaganda and preliminary detailed work of organization had to be done, but the actual working of the union, that is, the deliverey of the cane to the mill will not commence till about the end of November.

Non-agricultural.

32. Two co-operative central societies were started at Agra and Sandila for the supply of raw materials to societies of cottage industrialists. Both of them worked at a loss during the year. The one at Sandila simply arose as the successor of the central weavers bank at Sandila which used to carry on this work and was liquidated in the previous year. It suffered to some extent owing to its connection with the Sandila bank which could not finance it promptly and adequately, in spite of a Government grant for the purpose. The store at Agra was established in order to arrange for the supply of yarn to the weavers at a cheaper rate than they could get it in the market. Attempts made to stock yarn on behalf of certain mills and sell it on a commission basis failed for various reasons; thereafter the store purchased one bale at a time from local wholesale dealers and tried to sell it at a certain percentage over the purchase price. So long as the market price was high, this arrangement worked well, but as soon as it dropped the weavers naturally preferred to purchase it in the open market rather than from this store. The question of selling at market rates is therefore under consideration.

CHAPTER IV-A.

PRIMARY AGRICULTURAL SOCIETIES—CREDIT.

Financial position.

33. There is little to add to what was said last year about primary agricultural credit societies. Their number decreased from 5,697 to 5,390; it ought to have dropped to under 5,000 as there are a large number of useless societies which are such only in name. But those who made promises of improvement were able to point to the prevailing scarcity as a reason for the non-fulfilment of their pledges. Hence they were given a further opportunity and no orders were passed in their cases. The membership naturally fell also from 1·37 to 1·27 lakhs, giving practically the same average per society as before, viz. 24. Loan advances show a slight increase from 41·60 to 41·85 lakhs, while recoveries fell from 34·86 to 32·29 lakhs; outstandings accordingly rose from 77·47 to 83·70 lakhs, which is what must be expected as a result of the unfavourable agricultural situation. It is however surprising to find that overdues actually decreased from 31·82 to 31·64 lakhs: as the figures for the amounts postponed are not available, very little importance can be attached to this decrease. It is true that to some extent the liquidation of bad societies should tend to bring down the figure of overdues from working societies, but frankly I do not believe there has really been a decrease in overdues; considering the circumstances of the year there cannot but have been a large increase, and merely calling them by another name and not showing them in the returns will not improve matters. The profits of societies are shown as having increased from 4·74 to 5·90 lakhs and their losses from ·49 to ·63 lakhs. The number of societies which worked for over 10 years increased from 1,443 to 1,714 and those which were able to distribute dividends from 792 to 843, while there are now 409 societies which have reduced their rate of interest as against 371 in the previous year. All this would be very satisfactory if it indicated real progress, but it is feared that much of this is just paper work.

34. Fewer loans were advanced during the year for the purchase of cattle and more for needs of cultivation than in the preceding year as may be seen from the following figures :—

Objects of loans.

	1927-28.	1928-29.
Needs of cultivation	9·06	16·99
Cattle	31·03	23·89
Marriages	3·76	3·72
Maintenance etc.	8·16	9·80
Old debts	11·98	10·36
Trade	10·11	9·33
Rent payment	25·90	25·91

A change of this sort is to be expected in a year of scarcity.

CHAPTER IV-B.

Primary Agricultural Societies—Non-Credit.

35. The registration of the dairy at Benares was cancelled. The membership of the Allahabad dairy dwindled to 9 and it worked at a loss; the question of closing it must now be seriously considered as it is serving no useful purpose and few of the present members take any real interest in it. Perhaps if milk-supply societies could be organized in neighbouring villages, the existing society might serve as a collecting and distributing centre for their produce; but the chances of success seem very remote. Any way it will be better to watch the working of the 12 sugarcane supply societies in Gorakhpur, organized on similar lines recently, before embarking on another experiment of the kind in Allahabad.

Supply societies.

36. The kanungo who had been attending to the work of consolidation of agricultural holdings in Saharanpur found that he could not carry on the work and had to be reverted. Thereafter the work languished for a time till a supervisor of the district was relieved of part of his other work and asked to pay special attention to consolidation by the United Provinces Co-operative Union. He was able to effect partial consolidation in one society, and has, since the close of the year, been directed to devote himself exclusively to this work. The suggestion for the appointment of an inspector for consolidation of holdings was approved by Government, but no suitable candidate, fit for the post, was available. The question of obtaining an expert from the Punjab to train some of our men or in the alternative to send some of our men for training there is being considered.

Consolidation of holdings.

37. Some 26 societies for adult education or rural reconstruction or better living were registered chiefly in the districts of Benares, Lucknow and Partabgarh; many of these had been running as unregistered bodies for some time previously. These include 3 societies for women also. The sort of work done by them has already been mentioned.

Better living.

CHAPTER V.

Primary Non-Agricultural Societies.

38. The number of limited liability credit societies shows a small increase from 63 to 67, while their membership has also increased from 15,100 to 17,403. Some of them, particularly those in Cawnpore, have succeeded in doing good work in releasing the members from the hands of money-lenders. Most of them are, however, co-operative only in name. A suggestion was made to the U. P. Postal Society, which is a huge unwieldy organization extending over the whole province, that

Limited liability credit societies.

it might convert itself into a union of separate societies in each postal division; though the Post Master General and most of those in the districts favour the idea, it does not appear to be acceptable to those at headquarters; the suggestion is still under consideration. The recommendation for a mutual benefit branch was received with greater favour.

Societies of cottage industrialists.

39. Unlimited liability credit societies are mostly societies of cottage industrialists. Their number has decreased from 197 to 176 owing chiefly to the liquidation of 19 useless societies; there are unfortunately several more which ought to share the same fate. Five societies in Agra, formerly shown as credit societies, are now classified as production and sale societies as they have taken up this form of work as well. The best that can be said for most of these societies is that they still exist and carry on. Some real life, however, is to be found in those at Agra and we must concentrate on these and make them really useful before we turn to other places. Bara Banki also seems to offer a useful field for work.

Stores.

40. Petty retail stores continued to be unsuccessful as a whole and three of them were closed; there are several others which ought to be closed. The only one which is really doing good work is a school store at Ghazipur. In addition there are a few unregistered stores of school boys in vernacular middle schools. Hitherto most of our stores have catered chiefly for the middle classes. It is proposed now to have one for the working classes in Cawnpore; conditions there approximate more closely to those prevailing in industrial centres in the west, where such stores have been so successful. Such a store would only aim at supplying ordinary articles of food in common demand among labourers. If an honest man can be found to be put in charge of the work, there seems to be no reason why it should not, with the co-operation of the British India Corporation and other employers in Cawnpore, be a success. A good deal of preliminary propaganda work will have to be done among the labourers and the details of the scheme worked out after full discussion before any action can be taken.

Thrift societies.

41. The thrift societies of teachers in Partabgarh are not doing as well as they ought to and the arrears of promised subscriptions are mounting up. Steps are being taken to improve this state of affairs. The whole problem of inducing people, who have not enough money for adequate food, to effect savings is fraught with difficulty. The condition of the housing societies in the province is unchanged and calls for no comment.

CHAPTER VI.

Audit and Inspection.

Audit of central societies.

42. The audit work does not yet show any marked improvement. The audit of all the central banks and special societies was duly carried out at the beginning of the year, but it took an unduly large part of the time of the auditors and even then the work was not altogether satisfactory. Most of our auditors confine themselves simply to answering a series of set questions and make no attempt to obtain or to present in their notes any real idea as to the financial working of the bank; they fail to probe deep enough and are unable to point out anything save the usual stereotyped irregularities while serious defects, if any, in their working are passed by without notice or comment. An inquiry was made from banks as to whether they would appoint and pay certified auditors of joint stock companies for their audit, if such men were empowered by the Registrar to carry it out; but it was not found possible to effect anything practical in this direction.

Audit of primary societies.

43. The audit of primary societies is, on the whole, a little more satisfactory; the newer men in particular do often write intelligent general remarks about the condition of the societies audited. But the progress made in audit is still woefully slow. No less than 2,045 societies remained unaudited at the close of the year; the redeeming features are that this figure is less than that for the previous year by 321 and that few societies remained unaudited for two years. It is hoped that as the auditors gain in experience they will be able to do their work more expeditiously.

Audit classification.

44. As a result of the instructions repeatedly issued, and other action taken, auditors were a little more careful about their audit classification; the results as might be expected are a big increase in the number of societies classed as D and E and a corresponding decrease in the others. The following percentages for the past three years are interesting :—

	1926-27.	1927-28.	1928-29.
A	·26	·06	·00
B	9·97	1·94	·58
C	52·00	52·02	31·29
D	27·26	34·74	51·95
E	10·51	11·24	16·18

A stranger might conclude from these figures that there has been a steady deterioration in the condition of the societies. As a matter of fact, however, even now I do not think the figures give a true picture of the state of the societies. My own estimate is that about 30 per cent. should be classed as E and not more than 15 per cent. as C if the instructions based on the recommendations of the Conference of Registrars of 1926 are followed in spirit. Our standard in the past has been very low, and that defect is now being slowly rectified.

Inspection.

45. The number of societies inspected by inspectors and by the higher staff increased from 2,398 to 2,586, due doubtless to the increase in the staff of inspectors. But more attention is required towards the actual work of training the societies than to the writing of inspection notes in the societies visited. The quality of many of the notes recorded still leaves much to be desired. Superaudit shows a remarkable fall from 355 to 235. This is unintelligble and is being looked into; probably the figures for 1928-29 are wrong.

CHAPTER VII.

LAW.

Arbitration awards.

46. As a result of the action referred to in last year's report the number of arbitration cases instituted by banks against societies decreased from 42 to 5. On the other hand cases of arbitration by societies against their members increased from 3,192 to 4,782, while in 17 cases members applied for arbitration against each other. Some 298 cases were dropped and 4,173 were otherwise disposed of, three-fourths of the work being done by inspectors and the rest by honorary workers. An attempt is now being made to train local persons unconnected with the society, or others of the neighbourhood to dispose of arbitration cases, as the work takes up a large portion of the time of inspectors. The number of cases pending at the close of the year has naturally risen from 579 to 738; of which 21 have been pending for over six months and 112 others for over three months—mostly with honorary workers. The number of appeals filed during the year was 36; a little more than half the total number of appeals were accepted in whole or in part, and only one case was pending disposal at the close of the year.

47. Owing to the unfavourable nature of the year, the realizations of decretal amounts were far from satisfactory. Some 1,200 awards involving a sum of 1·35 lakhs were pending execution with collectors at the commencement of the year and 2,237 more awards were sent to them for the recovery of another 3·21 lakhs. But only 467 awards could be disposed of and ·59 lakhs was all that could be collected and another Rs. 2,000 were reported to be irrecoverable; hence the amount still awaiting realization is 3·95 lakhs. It is hoped that collections will improve when the agricultural situation is better. It is proposed in future to append to this report a statement showing the demand and the collection under this head in each district of the province.

Their execution.

48. Nearly 100 cases of petty embezzlements were brought to light during the year, in addition to a large number of others which were "settled amicably" and never reported. Most of them relate to misappropriations of cash balances by treasurers, secretaries and sarpunches; this trouble will gradually disappear with education as it is due not so much to inherent dishonesty as to lack of character and a true realization of what the act means. In some cases, however, the offence is intentional and then strict action is taken. The sarpunches of seven societies were prosecuted and convicted, rigorous imprisonment for six months being awarded to three of them. Embezzlements by paid secretaries and supervisors are not only harder to detect, but it is also more difficult to prosecute them successfully in court. Soon after the removal of one supervisor who was suspected of grave irregularities, the books and registers of all the societies which had been collected by his successor for preparing the annual accounts were stolen. In another case in which the supervisor and the secretary were both prosecuted, the latter was sentenced to 3½ years' rigorous imprisonment but the supervisor was acquitted. The secretary and the bank mukhtar were prosecuted jointly in a case; the former received two years' rigorous imprisonment but the mukhtar was fined Rs. 50 and sentenced to imprisonment till the rising of the court. Only one supervisor was actually convicted and sentenced to four months' rigorous imprisonment; but this was due to the fact that in an unguarded moment owing to mental worry due to private affairs he confessed his guilt. There is little doubt that a clever supervisor can usually manage to escape by simply throwing the blame on others. One man on acquittal by a criminal court was able to sue the bank successfully for his pay for the whole period that the case lasted. In several cases as the evidence was not strong enough to warrant a successful prosecution but there was little doubt of the guilt or at least the complicity of the person concerned, departmental action was taken; a few secretaries and two supervisors were removed in this way.

Embezzlements.

CHAPTER VIII.

LIQUIDATION.

49. The number of societies brought under liquidation was 390 as against 255 in the previous year. About double that number will have to be liquidated in the current year; what has held up the work is that in many cases promises were made by the members and liquidation was postponed; when the promises were not carried out, the reason given was that the crops were bad and so the order for liquidation was again postponed. It does not seem to be realized in many cases that such postponement only increases the burden of interest on the members and is likely to involve the bank concerned in further bad debts. I have seen a case in which a society which owed Rs. 4,000 to the bank but had to recover only Rs. 3,000 from its members, was reported to be

Number.

fit to be allowed to continue. Owing to the difficulty of effecting recoveries, proceedings could be closed in only 168 cases as against 331 in the previous year; hence the number of proceedings pending has gone up from 605 to 826. Bulandshahr continues to head the list with 96 societies under liquidation followed by Hardoi with 64, Lucknow with 56, Allahabad with 49, Bara Banki with 44 and Benares and Unao each with 43.

Collections.

50. The total collections during the year are shown as 3·43 lakhs, but out of this sum only 1·68 lakhs were actually realized in cash, while ·59 lakh were written off, the balance being adjusted from shares and deposits. This compares not unfavourably with the previous year when 1·62 lakhs were recovered, though the figure for neither year can be regarded as satisfactory. The total amount due from the members is 7·74 lakhs in principal and 5·42 lakhs in interest, while their outside liabilities amount to 9·13 lakhs of which 6·34 lakhs is principal and 2·07 lakhs interest due to central banks. It is feared that the losses to banks from these liquidated societies will be very heavy.

Surplus balances.

51. Over ·67 lakh was realized as surplus money from liquidated societies of which only ·20 lakh was from societies in which proceedings have been closed, while the rest is from those still under liquidation. It is being inquired into why proceedings in the latter cannot be closed if so much surplus has been realized; perhaps the whole of this amount is not really surplus money, but is kept in hand preliminary to paying it back to shareholders. Only Rs. 11,248 were allotted during the year for works of public utility, so that the total amount available for this purpose in the various districts is over 2 lakhs. As soon as rural reconstruction work spreads to the districts having large amounts in this fund, it will soon begin to dwindle.

CHAPTER IX.

MISCELLANEOUS.

Conference of Registrars.

52. A Conference of Registrars of co-operative societies in India was held at Simla in October, to discuss in particular the recommendations of the Agricultural Commission. It is regrettable that both the non-official members from the United Provinces who were to attend the conference were unexpectedly prevented from doing so. It was realized at the conference that diverse conditions need different remedies, and accordingly most of the resolutions passed were so worded as to leave full discretion to each province to follow its own line of development. But the mutual exchange of views that took place was very helpful to me.

Provincial Conference.

53. The annual provincial conference of the delegates of the various banks and societies was held at Jaunpur and was presided over by Sir Lallubhai Samaldas who was also kind enough to guide the deliberations of the subjects committee for framing the resolutions to be put up before the conference. A separate report about the proceedings was duly submitted, but it may be mentioned that our distinguished visitor and chairman was particularly struck by the cordial relations existing in the province between official and non-official brother co-operators. I must also place on record our thanks to the various members of the reception committee and particularly to the Raja Sahib of Jaunpur, its chairman and Mr. Radha Mohan its secretary as also to Mr. Makbul Hosain, the collector for all the trouble they took in this connection. Thanks are also due to the Directors of Agriculture and Industries for the exhibitions they so kindly organized at the time.

54. The English and Vernacular journals continued to be edited by Messrs. Mukerji and Har Prasad and thanks are due to them for all the work they have done in this connection. It is proposed shortly to transfer the management of the journals entirely to the United Provinces Co-operative Union. A comic drama prepared by Mr. G. P. Srivastava of Gonda was acted at the provincial conference and was very much appreciated by all. Several sets of magic lantern slides were prepared and were found of some use. It was felt, however, that if the pictures could depict stories from ancient folklore, suitably modified and adapted to illustrate modern co-operative principles, they would make a much better appeal to villagers. The appointment of a special officer for organizing co-operative propaganda will have to be considered before long.

Propaganda.

55. Thanks are due to the large number of honorary and official workers who have given part of their valuable time for the furtherance of the co-operative movement. It has been represented to me that it would be much appreciated if the names of all these gentlemen are entered in the annual report; but such a list will be very lengthy and will thereby defeat its own object, while omissions from the list are likely to give offence. A list of prominent co-operators who are also members of the provincial committee of the United Provinces Co-operative Union is, however, appended to this report. Among officials, I would specially like to mention Mr. Coghill who took a great deal of interest in rural reconstruction work in Benares and has offered a special cup for the best boy scout. Nor must I omit to record my thanks to the various officers of the department who put in a good deal of solid and useful work during the year.

Official and honorary workers.

56. The interest taken by Government in co-operative work may be judged from the fact that the expenditure incurred by it increased from 3·29 to 4·18 lakhs out of which banks contributed nearly Rs. 33,000 towards their own audit and that of their societies. This means an expenditure of nearly rupees three per member.

Assistance from Government.

57. I was once asked whether all this expense was worth while and whether co-operation was really taking root in the province. Onlookers may be interested in discussing the point, but the workers are not. We know we have a difficult job in front of us; we are aware of the fact that the movement in the province is still "labouring under a vast stretch of cloud;" and we realize that it will take at least five to ten years more of strenuous effort before the clouds can begin to disperse. But we believe we are moving along the right lines and we are content to keep striving on and leave the judgment on our efforts to our successors who will reap what we have sown.

Conclusion.

P. M. KHAREGAT,

Registrar, Co-operative Societies,
United Provinces.

List of members of the Provincial Committee of the United Provinces Co-operative Union.

1. Mr. Amrit Rai.
2. Dr. Banarsi Dass.
3. Mr. Behari Lal Nigam.
4. Mr. Bindbasni Prasad.
5. Mr. Bishwanath Prasad.
6. Mr. Brijnandan Lal.
7. Mr. B. Mukherji.
8. Mr. Daulat Ram Asthana.
9. Mr. Devi Prasad Johri.
10. Mr. Ganga Dhar.
11. Mr. Har Narain.
12. Mr. Har Prasad, Rai Bahadur.
13. Mr. Ishrat Ali.
14. Mr. Ishwari Prasad Sinha.
15. Mr. Ishwar Sahai, Rai Bahadur.
16. Mr. Jagdishwari Prasad.
17. Mr. Jawahir Lal Sinha, Rai Bahadur.
18. Mr. Kashi Nath, Rai Bahadur.
19. Mr. Kismat Rai Jagdhari.
20. Mr. Kripa Shankar Dikshit.
21. Mr. L. C. Sharma, Rai Bahadur, Deputy Director of Agriculture.
22. Mr. Mahabir Prasad Srivastava.
23. Mr. Mata Jatan Shukla.
24. Mr. Mathura Prasad Mehrotra, Rai Bahadur.
25. Mr. Mohammad Nazir, Khan Sahib.
26. Mr. Mohan Lal, Rai Bahadur.
27. Mr. N. K. Kackar, Rai Bahadur.
28. Mr. Parmeshwar Nath Sapru.
29. Mr. Radha Kamal Mukherji.
30. Mr. Radha Mohan.
31. Mr. Rama Shankar Saksena.
32. Mr. Ram Prasad.
33. Mr. Sankata Prasad Bajpai, Rai Bahadur.
34. Mr. Sher Singh.
35. Mr. Shyam Lal.
36. Mr. Shyam Sundar Lal.
37. Mr. T. N. Chatterji.
38. Mr. Thakur Das.
39. Mr. Triloki Nath Kapur, Rai Bahadur.

Statistics of Co-operative Societies, United Provinces of Agra and Oudh, 1928-29.

APPENDICES.

STATE

OPERATIONS OF CENTRAL BANKS

Classification (names of Central Banks).		Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
		Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central banks.	Primary societies.	Individuals and other sources.
1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
								Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun	1. Dehra Dun	103	57	..	52	5	..	..	92,238	..	82,531	..	90,503	5,000	2,865	13,768
aharanpur	2. Saharanpur	36	48	..	47	1	..	..	57,537	..	49,460	..	62,385	..	61	20,102
	3. Roorkee ..	39	79	..	76	1	2	..	1,36,295	..	1,42,965	..	99,029	8,000	26,582	82,716
leerut ..	4. Meerut ..	79	22	..	19	3	..	..	20,363	..	21,603	..	39,259	..	371	5,148
	5. Bhatyana ..	40	27	..	27	..	..	..	12,188	..	12,651	..	37,902	..	597	4,808
uzaffarnagar	6. Muzaffarnagar	91	21	..	21	..	..	..	17,526	..	19,523	..	18,762	..	1,405	11,150
ulandshahr	7. Bulandshahr	128	61	..	61	..	..	..	46,840	..	45,219	..	1,54,243	..	1,609	67,598
	8. Jahangirabad	50	36	..	31	5	..	..	11,773	..	9,470	139	56,291	..	6	3,285
	9. Jewar ..	13	51	..	50	1	..	..	17,496	..	18,262	..	1,03,274	3,621	4,053	26,150
ligarh ..	10. Aligarh ..	56	71	..	61	9	1	..	37,380	..	22,548	..	1,29,000	..	1,328	12,812
uttra ..	11. Muttra ..	378	87	..	85	2	..	..	64,075	..	52,090	..	1,56,860	533	5,835	32,702
gra ..	12. Agra ..	58	138	1	120	15	2	..	1,82,487	..	65,399	..	2,44,161	83,321	14,375	96,932
	13. Parna ..	56	61	..	61	..	..	..	39,358	..	16,280	..	1,33,203	1,175	485	50,778
	14. Jarauli ..	..	96	..	94	2	..	..	1,02,921	..	40,692	..	2,11,715	20,300	2,938	63,238
ainpuri ..	15. Mainpuri ..	58	147	..	142	4	1	..	90,052	..	50,757	..	1,79,249	..	24,874	26,499
	16. Jasrana ..	..	32	..	30	2	..	..	46,266	..	35,569	..	35,511	..	11,190	11,526
tah ..	17. Etah ..	29	49	..	47	2	..	..	39,018	..	22,906	..	70,413	4,000	631	16,784
areilly ..	18. Bareilly ..	60	70	..	64	6	..	..	41,414	..	32,988	..	60,114	..	4,534	37,675
ijnor ..	19. Bijnor ..	155	188	..	164	20	4	..	91,502	..	82,057	..	1,93,800	1,049	35,414	57,747
udaun ..	20. Islamnagar	17	25	..	25	..	..	..	11,689	..	20,155	..	27,707	..	1,549	11,356
oradabad ..	21. Moradabad	83	146	1	144	..	1	..	74,850	..	66,283	..	1,46,188	..	18,929	93,152
	22. Kanth ..	22	37	..	37	..	..	..	20,050	..	20,953	..	57,415	..	5,968	698
hahjahanpur	23. Shahjahanpur.	43	29	..	29	..	..	..	18,226	..	18,824	..	28,345	7,000	1,187	9,793
arrukhabad	24. Farrukhabad	36	66	..	64	..	2	..	1,32,384	..	1,19,726	..	1,26,859	..	2,891	15,418
tawah ..	25. Etawah ..	54	49	..	48	..	1	..	40,361	..	33,567	..	63,930	..	5	24,108
awnpore ..	26. Christian Bank.	69	23	..	13	10	..	..	775	..	2,180	..	20,588	421	..	6,294
atehpur ..	27. Fatehpur ..	16	93	..	90	2	1	..	57,400	..	52,700	..	1,09,100	600	5,422	22,326
llahabad ..	28. Allahabad ..	60	107	1	106	..	..	..	6,253	..	15,806	..	1,49,537	5,000	5,377	51,351
	29. Ramnagar ..	..	56	..	56	..	..	..	19,051	..	12,235	..	82,378	15,000	1,181	5,742
anda ..	30. Banda ..	65	120	1	112	7	..	..	3,50,613	..	3,37,625	..	3,93,296	..	1,990	1,04,026
amirpur ..	31. Mahoba ..	44	59	..	56	3	..	..	50,490	..	44,446	..	94,123	16,000	3,016	9,754
alaun ..	32. Orai ..	94	117	..	115	2	..	..	1,56,042	..	1,38,531	228	2,85,615	4,174	33,746	95,789
enares ..	33. Kashi ..	89	82	..	74	8	..	..	68,827	..	58,559	..	88,429	..	7,529	32,215
irzapur ..	34. Mirzapur ..	41	53	..	53	..	..	..	9,391	..	7,735	..	50,361	15,000	3,910	12,207
aunpur ..	35. Jaunpur ..	281	116	1	112	3	..	..	80,605	431	60,661	2,219	1,30,715	2,000	32,098	74,509
	36. Ranipur ..	5	38	..	38	..	..	..	26,896	..	27,126	..	29,245	..	8,713	17,981
hazipur ..	37. Ghazipur ..	36	92	..	92	..	..	..	76,149	..	71,060	..	95,107	..	9,492	28,051
orakhpur ..	38. Gorakhpur	205	299	..	297	2	..	..	3,07,913	..	3,02,420	..	2,63,353	..	75,983	1,19,396
	39. Kasia ..	75	168	..	168	..	..	..	90,877	..	75,670	..	1,21,431	..	66,249	49,363
asti ..	40. Basti ..	..	181	..	174	7	..	..	1,95,234	..	1,89,276	..	2,32,297	20,000	44,857	2,21,449
zamgarh ..	41. Azamgarh	43	46	..	46	..	..	..	32,357	..	14,722	..	41,966	5,938	3,875	19,796
aini Tal ..	42. Tarai and Bhabar.	466	139	..	134	5	..	..	52,004	..	54,728	..	93,058	..	6,015	4,746
arhwal ..	43. Kotdwara ..	137	20	..	20	..	..	..	11,206	..	8,514	..	25,668	4,000	248	3,350
ucknow ..	44. Lucknow ..	32	162	..	159	3	..	..	1,06,846	..	54,904	..	20,5,593	10,000	2,739	1,41,795
	45. Arya ..	135	73	..	70	1	2	..	71,050	..	20,296	..	2,25,607	10,420	..	1,13,118
	46. Mohanlalganj	88	88	..	88	..	..	..	47,141	..	36,242	..	91,387	5,000	9,125	54,674
Unao ..	47. Unao ..	561	99	2	97	..	..	..	77,794	..	47,291	..	1,05,397	10,191	836	1,01,439
	48. Purwa ..	22	28	..	27	1	..	..	13,175	..	13,659	..	15,164	3,500	1,010	1,419
	49. Safipur ..	..	30	..	29	1	..	..	32,604	..	18,690	..	30,165	15,970	..	11,448
	50. Iltifat ..	14	36	..	36	..	..	..	12,451	..	5,889	..	38,554	..	828	12,807
Rae Bareli ..	51. Rae Bareli	172	229	1	215	13	..	..	1,46,295	..	1,25,775	570	1,78,166	..	49,242	71,209
	52. Rampal ..	40	81	..	81	..	..	..	41,911	..	29,640	..	76,621	6,000	3,724	48,480
Sitapur ..	53. Biswan ..	41	85	..	83	2	..	..	80,136	..	62,953	..	94,471	..	9,272	63,411

ENT A.

OR THE YEAR ENDING JUNE 30, 1929.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Societies.	Provincial or central banks.	Government.	Individuals and other sources.	Reserve and other funds.	Working capital.	Profit (+) and loss (—) of the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Uncalled and subscribed share capital.	Serial number.
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	
25	..	1,344	74,260	175	5,000	..	23,241	3,618	1,06,294	+4,743	4	6	10	98,740	1
..	..	2,155	25,132	61	..	..	39,651	1,385	66,229	+2,594	6½	6	12	1,02,968	2
73	..	3,219	44,823	2,686	8,000	..	85,771	7,276	1,48,556	+4,635	7	6	12	1,29,527	3
..	..	1,374	35,711	2,173	..	..	3,042	5,890	46,816	+3,001	4	6	12	15,289	4
..	..	2,525	12,555	2,451	..	..	22,203	13,419	50,628	+2,069	..	6	12	170	5
..	..	1,334	8,715	1,405	..	..	16,150	1,862	28,132	+311	..	7½	12	34,185	6
..	..	1,834	42,007	8,721	..	..	97,140	61,824	2,09,692	+17,867	6	6	12	7,513	7
20	..	2,085	24,924	4,246	14,000	..	9,540	21,041	73,751	+5,080	8	7½	12	3,246	8
..	..	3,095	38,011	5,862	3,576	..	70,253	49,264	1,66,966	+5,750	8	7	12	10,085	9
..	..	3,450	36,805	4,771	..	..	1,02,702	7,744	1,52,021	+4,754	6	6	12	26,545	10
..	..	5,247	97,450	136	..	..	69,291	24,480	1,91,357	+ 3,501	6½	6	12	11,450	11
33,642	..	8,528	64,324	1,156	40,500	9,500	1,33,655	12,284	2,61,419	+8,407	4	7	12	18,376	12
..	..	4,333	31,550	797	1,175	..	1,06,155	30,509	1,70,186	+7,328	6	6	12	18,755	13
963	977	7,332	34,000	4,049	20,008	..	1,45,593	11,737	2,15,387	+1,431	5	7½	12	24,800	14
..	..	6,127	58,270	45,982	..	..	59,288	55,145	2,18,685	+8,161	5	5½	12	21,930	15
77	..	529	10,940	2,520	..	..	22,042	9,539	45,041	+2,063	6	6	12	2,310	16
..	..	2,233	22,465	7,458	61	..	44,801	5,064	78,939	+2,623	2	7	12	7,085	17
192	..	3,876	32,968	7,118	..	..	48,679	16,875	1,05,640	+1,921	..	6	12	32,532	18
..	..	6,684	1,07,679	10,067	5,992	..	78,319	21,121	2,23,178	+16,182	7	6	12	8,101	19
865	..	2,108	8,752	207	..	..	27,481	8,711	45,152	+2,655	..	5½	12	7,448	20
..	..	7,170	64,722	14,146	..	..	1,38,471	67,814	2,85,153	+5,481	..	6	12	1,13,778	21
73	..	2,868	31,055	3,112	..	..	17,408	10,877	62,452	+12,867	..	6	12	9,595	22
..	..	609	15,728	375	7,000	..	10,313	2 440	35,856	+1,906	..	6	12	2,322	23
..	..	2,387	36,042	1,481	2,000	..	97.666	5,152	1,42,341	+4,785	8	6	12	16,208	24
295	..	2,010	37,795	99	183	..	31,095	4,268	73,440	+3,844	7½	6	12	9,305	25
..	..	978	18,924	..	..	..	7,274	2,759	28,957	+4,271	..	6	12	..	26
..	..	5,406	27,640	2,969	10,600	..	90,439	13,311	1,44,959	+2,897	6¼	6	9⅜	8,860	27
29	..	4,669	41,680	4,036	10,000	..	1,19,303	5,466	1,80,485	+4,205	..	5	12	12,070	28
..	..	1,516	18,606	1,319	20,000	..	37,838	12,006	89,769	+3,485	6	7	12	9,798	29
..	..	9,180	85,285	2,337	10,000	..	3,36,853	22,294	4,56,769	+18,104	7½	7	12	1,91,815	30
..	..	2,671	26,353	306	31,000	..	37,127	4,907	99,693	+4,129	7	7½	12	79,047	31
..	..	8,751	93,093	6,082	459	..	1,91,079	82,290	3,73,008	+26,247	6¼	5	12	13,662	32
1	..	3,184	44,950	8,626	..	..	77,625	24,094	1,54,931	−18,887	..	6	12	17,951	33
..	..	4,447	14,295	1,510	15,000	..	33,207	3,654	67,666	+1,396	6	5½	12	18,405	34
87	..	4,511	30,557	39,729	2,000	..	95,550	28,333	1,96,169	−533	5	6	12	12,658	35
..	..	1,952	13,290	6,124	..	..	18,716	4,032	42,162	+1,618	..	6	12	2,710	36
41	..	3,683	33,380	4,673	..	..	70,797	9,906	1,18,756	+4,480	6	7	12	5,670	37
..	..	9,218	1,36,659	23,441	..	..	2,08,893	88,523	4,57,516	+23,576	6	6	12	27,371	38
..	..	2,485	72,720	8,187	..	..	57,519	54,103	1,92,529	+11,233	2	6	12	4,442	39
..	..	7,329	37,430	10,862	10,000	..	1,99,923	28,459	2,81,678	+10,834	5⅜	5	12	23,870	40
..	..	553	10,743	2,344	5,938	..	27,987	658	47,670	+1,506	..	7	12	10,957	41
..	..	5,848	64,929	3,008	..	..	54,266	15,063	1,37,266	+2,782	6	5	12	15,796	42
..	..	1,223	10,303	586	4,000	..	10,550	297	25,736	+1,914	3	6½	12	26,512	43
..	..	1,743	54,623	2,269	22,000	..	2,05,472	9,678	2,94,042	−36,466	..	6½	12	2,09,148	44
..	..	2,312	38,103	4	10,000	..	1,96,998	10,031	2,55,136	+8,183	7	7	12	1,33,197	45
..	..	2,896	24,020	3,083	5,000	..	61,725	11,816	1,05,654	+6,244	3¾	6	12	16,895	46
..	..	5,234	36,838	1,225	11,530	..	81,259	63,285	1,94,237	+8,281	5	7	12	1,19,883	47
..	..	1,111	9,715	322	..	..	11,219	4,528	25,784	+781	3⅛	9	12	19,700	48
..	..	1,599	6,263	37	15,096	..	8,283	7,832	37,501	+1,460	..	8	12	18,037	49
..	..	2,493	13,170	1,807	5,000	..	26,666	4,477	51,120	+713	..	8	12	2,980	50
..	..	6,389	44,082	13,073	..	..	1,62,919	40,249	2,60,323	+3,975	7	6	12	1,648	51
16	..	1,469	13,008	604	5,250	..	53,452	5,423	77,737	+1,609	7	8	12	..	52
..	..	3,177	24,052	15,796	..	..	71,471	4,272	1,15,591	+3,907	2	7	12	76,648	53

STA

OPERATIONS OF CENTRAL BAN

Classification (names of Central Banks).	Number of members. Individuals.	Number of members. Societies.	Number of affiliated societies holding shares in Central Banks. Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Loans made during the year to— Individuals.	Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Banks and societies.	Loans due by— Individuals.	Banks and societies.	Loans and deposits recei[ved] during the year from— Central banks.	Primary societies.	Individuals and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Hardoi .. 54. Hardoi ..	164	100	..	94	6	..	..	24,298	..	34,560	..	1,52,510	..	4,320	35,
55. Sandila ..	104	115	1	104	10	..	..	13,366	..	26,383	..	1,62,689	560	14,238	80,1
56. Bilgram ..	16	26	..	25	1	..	..	13,685	..	11,838	..	41,294	21,153	2,028	12,0
Kheri .. 57. Kheri ..	311	58	1	55	1	1	..	32,765	..	34,118	..	59,915	..	607	6,8
58. Gola ..	24	19	..	18	1	..	..	6,080	..	14,246	..	20,839	..	733	9,4
Fyzabad .. 59. Fyzabad ..	155	111	..	110	1	..	..	28,715	..	34,421	..	47,547	..	1,768	89,0
60. Tanda ..	3	46	..	28	18	..	..	24,419	..	26,628	..	13,301	..	10,379	3,3
Gonda .. 61. Balrampur estate.	27	100	..	99	1	..	..	34,795	..	25,281	..	70,150	..	5,367	45,7
Bahraich .. 62. Bahraich ..	21	73	..	73	..	..	..	31,940	..	20,355	..	80,025	..	136	34,
63. Kapurthala estate.	216	42	..	42	..	..	..	4,181	..	8,069	..	56,659	..	..	4,
Sultanpur .. 64. Sultanpur ..	43	125	..	125	..	..	..	58,178	..	42,682	..	1,11,029	15,491	2,043	13,
Partabgarh .. 65. Partabgarh	36	167	..	166	..	1	..	1,11,665	..	77,868	..	1,62,811	15,202	1,729	93,
Bara Banki .. 66. Bara Banki	..	53	..	51	2	..	..	7,578	..	7,209	..	42,431	..	576	12,
67. Rudauli ..	..	21	..	20	1	..	..	18,438	..	19,384	..	26,352	9 089	455	7,
68. Daryabad ..	31	54	..	52	2	..	..	27,917	..	28,965	..	35,768	..	1,410	
69. Garhi Bhilwal.	..	22	..	21	1	..	..	30,862	..	20,929	..	31,385	5,633	483	5,3
70. Mason Industrial Federation.	14	4	..	..	4	..	..	2,435	..	887	..	1,548	..	..	2,0
Total, United Provinces, for 1928-29.	**5,680**	**5,549**	**10**	**5,323**	**197**	**19**	..	**41,27,183**	**431**	**34,22,934**	**3,156**	**70,10,260**	**3,00,341**	**6,02,428**	**27,50,3**
Total, United Provinces, for previous year.	5,692	5,862	9	5,619	209	25	..	39,57,640	4,170	37,67,568	28,310	63,22,117	2,04,407	5,51,934	19,75,8

STA

OPERATIONS OF NON-CREDIT CENTR

Classification (names of Central Societies).	Number of members. Individuals.	Number of members. Societies.	Number of affiliated societies holding shares in Central Banks. Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Loans made during the year to— Individuals.	Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Banks and societies.	Loans due by— Individuals.	Banks and societies.	Loans and deposits rece[ived] during the year from— Central Banks.	Primary societies.	Individuals and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
								Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Roorkee Agricultural Supply Society, Ltd.	85	47	..	47	..	..	..	..	..	..	..	..	5,000	..	4,5
2. The Industrialists' Central Co-operative Stores, Ltd., Agra.	..	13	..	..	11	2	..	..	..	..	..	..	6,758	..	6
3. The Pangara Agricultural Supply Society, Ltd., district Banda.	12	22	..	20	2	..	..	..	..	..	..	..	..	..	1
4. The District Rural Reconstruction Association, Ltd., Benares.	38	12	..	..	..	12	..	..	..	..	..	..	..	..	..
5. The District Co-operative Physical Culture Association, Ltd., Benares.	..	..	..	..	..	..	..	..	..	..	..	..	..		Figures
6. The Ballia Agricultural Supply Society, Ltd.	..	..	..	..	..	..	..	..	..	..	..	..	..		Did
7. The Ghughli Sugar Cane Sale Union, Ltd., district Gorakhpur.	..	..	..	..	..	..	..	..	..	..	..	..	..		Did
8. The Majhauli Agricultural Supply Society, Ltd., district Gorakhpur.	27	22	..	22	..	..	..	..	..	..	..	..	..	..	2
9. The Hardoi Agricultural Supply Society, Ltd	440	77	..	77	..	..	..	..	..	..	..	..	..	..	..
10 The Industrialists' Central Co-operative Stores, Ltd., Sandila, district Hardoi.	..	7	..	..	7	..	..	..	..	..	..	..	6,955	..	..
Total, United Provinces for 1928-29.	**602**	**200**	..	**166**	**20**	**14**	..	..	..	..	..	..	**18,713**	..	7
Total, United Provinces for previous year	381	132	..	87	2	..	..	392	..	442	..	..	10,287	..	4

MENT A.

FOR THE YEAR ENDING JUNE 30, 1929—(concluded).

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Societies.	Provincial or central banks.	Government.	Individuals and other sources.	Reserve and other funds.	Working capital.	Profits (+) and loss (—) of the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Uncalled and subscribed share capital.	Serial number.
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	
..	..	6,176	42,725	2,701	8,000	..	1,72,294	24,132	2,49,852	+23,956	..	7	12	27,935	54
..	..	1,886	27,805	9,331	48,336	4,500	1,65,649	13,421	2,69,042	—35,624	..	7	12	27,805	55
..	..	2,500	9,077	572	18,321	..	20,353	11,470	59,793	+4,693	..	7	12	5,223	56
12	..	1,862	25,017	515	..	..	50,778	4,769	81,079	+2,334	4	7	12	1,00,483	57
..	..	1,233	11,505	229	..	..	10,326	3,989	26,049	+971	..	7	12	10,345	58
..	..	1,286	29,430	2,080	..	..	47,919	7,408	86,837	+1,619	5	5	12	12,500	59
25	..	74	9,150	2,154	..	..	6,428	2,677	20,409	+1,143	4	7½	12	2,100	60
..	..	3,212	22,860	939	..	..	53,696	3,320	80,815	+2,419	5	6	12	41,340	61
6	..	4,385	15,962	105	..	..	68,647	7,349	92,063	+1,822	5	7	12	..	62
..	..	1,780	10,915	..	..	..	46,777	1,650	59,342	+4,956	7	7	12	23,030	63
..	..	5,874	39,057	4,047	15,491	..	45,884	44,117	1,48,596	+5,862	6	6	12	14,463	64
..	..	4,485	39,540	4,952	25,075	..	1,05,438	17,570	1,92,575	+8,723	6½	6½	12	15,710	65
..	..	2,427	7,765	313	..	..	33,957	11,539	53,574	+3,850	4	6	12	31,635	66
..	..	951	3,475	..	8,330	..	23,373	505	35,683	+507	..	9	12	10,425	67
43	..	2,729	12,470	164	..	..	29,150	1,226	43,010	—1,143	..	8	12	..	68
..	..	853	4,752	6	15,015	..	10,354	3,831	33,958	+472	..	8	12	16,548	69
3,480	49	370	547	..	..	5,000	5,000	..	10,547	—652	..	7	9	1,920	70
39,915	**1,026**	**2,32,596**	**23,53,461**	**3,23,547**	**4,38,936**	**19,000**	**49,50,383**	**11,74,048**	**92,59,375**	**+2,71,802**	**7**	**7**	**12**	**21,27,450**	
197	..	2,74,835	23,25,210	3,31,641	2,75,737	22,000	44,27,105	11,59,116	85,40,809	+2,15,703	7	7	12	22,87,425	

MENT A-(i).

SOCIETIES FOR THE YEAR ENDING JUNE 30, 1929.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Societies.	Provincial or central banks.	Government.	Individuals and other sources.	Reserve and other funds.	Working capital.	Profits (+) and loss (—) of the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Uncalled and subscribed share capital.	Serial number.
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.	
14,232	..	567	5,231	..	..	..	..	375	5,606	+1,331	8	6	18¾	..	1
5,744	1,052	896	65	..	1,914	..	600	..	2,579	—93	..	8	9	585	2
13	..	16	2,070	..	..	..	135	159	2,364	+796	10	..	..	20	3
..	..	..	..	..	..	..	..	..	..	+1,705	..	..	..	..	4
received ..		..	..	..	..	..	..	..	..	..	..	..	..	..	5
start work		..	..	..	..	..	..	..	..	..	..	..	..	..	6
start work		..	..	..	..	..	..	..	..	..	..	..	..	..	7
109	..	14	837	..	..	..	1,000	..	1,837	—33	..	7½	..	143	8
16,695	..	1,098	4,944	..	30,000	..	2,400	9,090	46,434	+438	..	9	..	5,626	9
11,817	..	353	..	..	3,931	..	..	61	3,992	—136	..	9	..	..	10
48,610	**1,052**	**2,944**	**13,147**	..	**35,845**	..	**4,135**	**9,685**	**62,812**	**+4,058**	**6**	**9**	..	**6,374**	
20,425	..	1,617	9,665	..	31,000	..	4,900	9,336	54,901	+2,136	10	9	..	4,520	

STATE

OPERATIONS OF AGRICULTURAL SOCIETIES

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—		
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which, overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS I.—Credit.			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(*Unlimited.*)												
1. Dehra Dun ..	52	1,373	82,904	323	62,444	323	99,632	7,549	..	1,726	81,649	..
2. Saharanpur ..	123	2,911	2,10,012	26,643	1,98,246	26,333	2,09,034	9,614	2,711	452	1,87,171	..
3. Muzaffarnagar ..	21	323	17,330	1,405	18,727	799	33,188	15,348	1,405	2	17,526	..
4. Meerut ..	46	1,080	34,621	939	30,162	1,846	92,771	51,666	2,197	136	29,703	..
5. Bulandshahr ..	143	3,364	75,031	666	34,858	2,925	2,78,418	1,94,401	2,698	128	66,960	..
6. Aligarh ..	61	1,292	38,697	136	20,586	..	1,49,512	85,112	..	11	37,187	..
7. Muttra ..	85	2,120	69,271	5,927	57,596	8,362	2,13,282	1,29,040	229	934	63,475	92
8. Agra ..	315	8,021	3,57,745	4,301	97,580	9,805	9,35,285	1,25,206	2,107	23,156	3,39,413	69
9. Mainpuri ..	173	3,497	1,55,081	35,521	1,07,206	46,257	3,02,675	94,544	14,757	422	1,09,710	..
10. Etah ..	47	1,086	35,717	563	22,141	1,052	71,227	33,354	305	152	34,056	..
11. Bareilly ..	64	1,314	38,444	4,327	33,696	4,278	67,504	24,392	1,927	714	32,978	..
12. Bijnor ..	164	3,282	91,621	26,899	93,109	29,018	2,77,721	92,892	7,503	16,366	40,042	..
13. Budaun ..	25	530	13,301	1,549	18,104	1,642	35,955	13,212	207	62	11,689	..
14. Moradabad ..	182	3,225	1,19,431	24,000	96,376	28,782	2,90,566	1,11,843	5,216	546	90,967	..
15. Shahjahanpur ..	29	689	19,181	916	13,529	930	31,883	14,951	122	190	18,226	..
16. Farrukhabad ..	64	1,410	1,23,044	2,852	95,360	1,833	1,62,174	60,412	1,221	14,513	1,24,409	21
17. Etawah ..	48	949	41,805	6	30,619	11	77,597	18,741	99	205	40,361	1
18. Cawnpore ..	9	223	2,302	..	1,342	..	21,394	19,784	..	..	2,365	..
19. Fatehpur ..	90	2,564	1,20,274	5,400	1,10,494	5,575	1,79,002	74,706	2,875	7,520	52,575	..
20. Allahabad ..	161	3,225	39,730	1,046	33,248	2,806	2,01,256	1,42,377	475	575	25,304	..
21. Banda ..	92	2,870	1,51,319	1,990	1,38,717	1,500	2,99,841	62,296	1,524	977	1,64,970	..
22. Hamirpur ..	79	2,759	1,21,692	1,722	1,07,718	1,805	2,05,723	54,976	..	1,835	1,29,162	..
23. Jhansi ..	19	563	14,845	1,085	8,831	1,085	30,625	18,815	..	5	13,994	..
24. Jalaun ..	116	3,222	1,71,774	31,962	1,38,254	35,335	2,80,972	1,28,994	2,581	1,560	1,26,849	50
25. Benares ..	90	1,678	50,737	2,985	33,716	2,976	85,862	33,243	2,676	395	43,980	..
26. Mirzapur ..	53	780	9,974	68	6,970	254	63,200	45,882	465	58	9,033	300
27. Jaunpur ..	150	3,187	66,451	20,889	58,186	18,528	1,70,168	1,13,672	17,418	2,731	48,049	..
28. Ghazipur ..	80	1,734	78,670	3,393	67,747	3,722	1,14,166	21,113	124	1,600	67,662	..
29. Ballia	13	223	62	39	356	80	5,207	4,629	133	116	..	22
30. Gorakhpur ..	467	12,551	4,93,650	1,43,162	4,68,536	1,31,438	6,08,259	1,69,673	32,200	170	3,54,791	430
31. Basti	176	4,845	1,23,358	5,744	1,12,994	3,788	1,99,616	89,900	2,492	777	1,20,277	..
32. Azamgarh ..	49	1,320	62,556	3,028	41,056	4,604	85,694	16,666	2,730	7,385	32,357	100
33. Naini Tal ..	134	3,125	45,672	5,765	47,769	6,103	1,37,239	71,000	1,883	93	41,442	..

MENT B.

FOR THE YEAR ENDING JUNE 30, 1929.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or central banks.	Government.	Reserve fund.	Working capital (cols. 17 to 23).	Profit (+) and loss (—) for the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Serial number.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	1,073	27,018	2,649	750	..	82,215	..	2,641	1,15,273	+2,881	..	10	12½	1
..	..	2,978	59,769	369	..	..	1,60,326	..	29,864	2,50,328	+7,674	..	12	15	2
..	..	818	10,770	2	..	..	18,762	..	10,224	39.758	+2,203	..	12	15	3
89	..	900	31,338	123	28	..	55,918	..	41,767	1,29,174	+6,720	10	12	15	4
..	..	4,302	70,721	703	..	..	2,08,791	..	89,027	3,69,242	+11,378	10	12	15	5
330	..	1,411	34,776	46	..	..	1,13,931	..	30,594	1,79,347	+7,530	10	12	15	6
..	..	2,573	69,637	236	800	92	1,47,831	..	58,297	2,76,893	+11,230	10	12	15	7
48,837	4,351	8,969	1,84,941	1,410	14,480	48	6,87,068	..	1,77,958	10,92,905	+45,287	10	12	15	8
36	..	4,472	88,003	154	30	93	1,53,164	..	1,14,048	3,55,492	+36,014	10	12	15	9
..	..	1,011	21,200	214	6	..	56,863	..	9,679	87,962	+2,864	..	12	15	10
1,147	..	1,150	24,263	976	321	..	39,375	..	23,136	88,371	+3,526	10	12	15	11
..	..	3,819	1,24,724	2,200	15,623	..	1,33,070	..	81,954	3,57,576	+21,702	10	12	15	12
..	..	420	9,131	60	14	..	27,281	..	8,608	45,094	+2,083	10	12	15	13
631	533	4,452	98,290	1,643	1,397	..	1,69,652	..	92,421	3,63,403	+19,480	10	12	15	14
..	..	883	8,957	182	..	..	24,515	..	6,256	39,910	+1,161	..	12	15	15
203	..	3,512	42,528	3,950	13,884	..	1,16,862	..	17,140	1,94,364	+14,519	..	12	15	16
2,017	..	1,034	19,218	52	..	..	63,930	..	6,617	89,817	+2,384	..	12	15	17
..	..	107	3,581	..	..	..	22,419	..	3,021	29,021	—1,361	..	12	15	18
..	..	..	..	71,246	3,369	..	1,03,725	..	34,084	2,12,424	+4,230	..	$9\frac{3}{8}$	12½	19
..	..	3,191	40,820	1,640	621	..	1,66,631	..	51,629	2,61,341	+7,060	10	12	15	20
..	..	3,809	71,419	1,947	..	..	2,17,202	..	59,062	3,49,630	+13,069	10	12	15	21
..	..	2,664	45,217	940	166	..	1,70,461	..	20,522	2,37,306	+9,093	..	12	15	22
..	..	336	7,609	36	..	..	20,810	..	2,197	30,652	+1,487	..	12	15	23
..	..	2,334	96,984	1,315	939	50	1,80,920	..	91,202	3,71,410	+35,863	10	12	15	24
..	..	1,292	22,223	1,220	1,033	..	61,604	..	34,173	1,20,253	+2,231	10	12	15	25
..	..	516	12,521	529	2	..	49,167	..	11,934	74,153	+4,064	10	12	15	26
..	..	2,784	50,154	2,822	3,053	..	79,840	..	1,07,397	2,43,266	+15,744	10	12	15	27
..	..	1,946	35,069	3,231	1,473	..	78,179	..	19,284	1,37,236	+6,119	10	12	15	28
..	..	..	1,732	19	1,159	63	3,348	..	815	7,117	+239	..	12	15	29
..	..	6,861	2,05,398	2,011	3	169	3,24,979	..	2,23,957	7,56,517	+67,010	10	12	15	30
..	..	3,418	56,598	290	502	..	1,53,723	..	31,371	2,42,484	+9,870	10	12	15	31
..	..	1,791	21,910	2,922	4,827	525	41,966	..	26,250	98,400	+4,449	10	12	15	32
..	..	1,704	58,101	175	..	..	82,055	..	34,639	1,74,970	+10,559	10	12	15	33

STATE

OPERATIONS OF AGRICULTURAL

Classification.	Total number of societies.	Number of members.	Loans made during the year to— Individuals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Individuals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Individuals.	Loans and deposits received during the year from— Central banks.	Loans and deposits received during the year from— Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
34. Garhwal ..	20	287	11,438	248	9,315	277	38,184	12,791	586	32	11,206	..
35. Lucknow ..	289	6,910	1,70,532	9,810	1,03,368	13,201	3,97,877	3,12,817	3,289	2,224	1,59,486	5
36. Unao ..	205	4,422	1,14,355	1,697	74,414	2,578	2,54,292	1,30,524	1,788	843	1,08,995	70
37. Rae Bareli ..	268	6,530	1,80,785	43,209	1,38,682	38,945	3,47,022	84,982	6,498	3,870	1,40,388	8
38. Sitapur ..	87	2,415	77,091	9,234	62,706	9,860	1,32,826	49,079	15,759	283	69,856	..
39. Hardoi ..	222	4,524	55,052	7,505	45,811	9,865	2,53,155	2,02,496	8,967	3,204	42,999	60
40. Kheri ..	74	1,677	38,170	1,149	42,740	938	68,311	34,579	430	466	36,537	..
41. Fyzabad ..	138	2,717	57,144	3,927	55,479	5,111	93,356	35,238	1,720	48	43,228	..
42. Gonda ..	110	2,611	37,742	7,117	22,133	7,277	1,22,530	18,895	2,979	9	31,219	21
43. Bahraich ..	125	3,187	49,284	47	34,418	1,270	1,45,421	76,123	6	190	46,324	..
44. Sultanpur ..	125	2,903	58,705	1,975	44,515	1,985	1,12,938	43,394	1,561	415	56,447	..
45. Partabgarh ..	166	5,852	1,76,552	676	1,30,557	4,911	2,55,272	62,599	1,557	2,450	1,09,290	640
46. Bara Banki ..	141	2,577	81,833	2,576	58,644	2,929	1,31,712	50,451	166	418	79,287	..
Total, Class I ..	**5,390**	**1,27,430**	**41,84,985**	**4,54,421**	**32,29,165**	**4,82,942**	**83,69,574**	**31,63,981**	**1,55,586**	**1,01,064**	**34,92,694**	**1,889**
Total, Previous year ..	5,697	1,37,454	41,60,061	4,60,516	34,85,730	4,77,899	77,47,224	31,81,601	1,86,014	1,08,824	34,49,701	2,685
CLASS IV.—Production and Sale.												
(a) Limited.												
1. Allahabad ..	1	9	2,830	2,433	2,543	1,559	571	571	1,700	..	..	..
2. Gorakhpur ..	12											Did not
Total, Limited Class IV	**13**	**9**	**2,830**	**2,433**	**2,543**	**1,559**	**571**	**571**	**1,700**	..	..	..
Total, Previous year ..	2	12	691	3,526	..	673	283	200	825	..	3,622	..
CLASS VI.—Other Forms.												
(Limited.)												
1. Saharanpur ..	6											Figures
2. Bijnor	1											Did not
3. Etawah	1											Did not
4. Fatehpur ..	1	19	..	22	..	59	..	..	94	..	..	..
5. Benares ..	13	576	..	..	..	..	..	..	..	..	..	..
6. Ghazipur ..	1	48	..	..	..	..	..	..	..	..	..	..
7. Gorakhpur ..	1	40	..	..	..	..	..	..	..	..	..	..
8. Basti	1	21	25	77	25	..	..	..	77	175	..	..
9. Lucknow ..	11	287	..	..	..	..	..	..	..	..	..	..
10. Rae Bareli ..	1					..						Figures
11. Partabgarh ..	4	82	..	..	..	..	..	..	..	..	..	..
Total, Class VI ..	**41**	**1,073**	**25**	**99**	**25**	**59**	..	..	**171**	**175**	..	..
Total, Previous year ..	14	34	..	210	..	78	..	..	132	..	..	..
Grand Total, United Provinces, for 1928-29.	**5,444**	**1,28,512**	**41,87,840**	**4,56,953**	**32,31,733**	**4,84,560**	**83,70,145**	**31,64,552**	**1,57,457**	**1,01,239**	**34,92,694**	**1,889**
Grand Total, United Provinces, for previous year.	5,713	1,37,500	41,60,752	4,64,252	34,85,730	4,78,650	77,47,507	31,81,801	1,86,971	1,08,824	34,53,323	2,685

MENT B.

SOCIETIES FOR THE YEAR ENDING JUNE 30 1929—(concluded).

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or central banks.	Government.	Reserve fund.	Working capital (cols. 17 to 23).	Profit + loss—for the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Serial number.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	614	12,858	49	..	..	25,668	..	7,957	46,532	+2,933	10	12	15	34
..	..	4,446	1,14,311	463	6,960	32	2,94,190	..	76,616	4,92,572	+21,742	10	12	15	35
6	..	4,038	63,728	88	820	..	1,73,229	..	70,608	3,08,473	+13,600	10	12	15	36
..	..	4,617	97,783	137	3,772	8	1,81,889	..	1,09,093	3,92,682	+20,840	10	12	15	37
..	..	2,027	42,432	629	149	..	91,734	..	44,046	1,78,990	+6,194	..	12	15	38
..	..	3,303	90,076	270	3,509	60	1,74,501	..	1,01,569	3,69,931	+30,348	7½	12	15	39
11	..	1,408	22,338	174	207	..	57,763	..	13,054	93,536	+1,324	..	12	15	40
..	..	1,404	38,894	37	10	..	49,178	..	29,735	1,17,854	+5,079	..	12	15	41
..	..	1,195	37,864	165	497	193	76,492	..	22,688	1,37,999	+7,275	9	12	15	42
..	..	964	31,357	239	..	..	1,32,497	..	14,748	1,78,841	+3,870	..	12	15	43
..	..	1,112	27,612	241	..	..	93,358	..	22,035	1,43,246	+5,564	10	12	15	44
..	98	3,106	49,981	1,993	1,622	942	1,55,236	..	86,661	2,96,435	+14,283	10	12	15	45
11	..	1,469	43,890	17	400	..	1,01,750	..	20,329	1,66,386	+5,258	..	12	15	46
53,348	**4,982**	**1,05,728**	**23,27,744**	**1,09,814**	**1,09,427**	**2,375**	**56,24,068**	..	**21,71,207**	**1,03,44,635**	**5,26,172**	**10**	**12**	**15**	
1,077	4,999	1,29,527	22,79,991	1,01,830	1,01,982	4,177	52,26,823	..	20,42,228	97,57,031	+4,24,971	10	12	15	
..	4,147	557	166	..	..	..	..	..	3,944	4,110	—226	..	..	9⅜	1
	start	work													2
..	**4,147**	**557**	**166**	..	..	..	..	..	**3,944**	**4,110**	**—226**	..	..	**9⅜**	
..	3,796	337	102	..	12	..	..	..	3,945	4,099	—54	..	..	..	
not re	ceived														1
s tart	work.														2
s tart	work.														3
..	..	..	190	..	..	..	..	..	26	216	—54	..	..	..	4
..	..	..	..	..	..	..	..	..	..	..	+184	..	..	..	5
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7
..	..	1	96	..	150	..	..	..	7	253	+8	..	..	..	8
..	..	603	..	..	..	..	..	..	..	..	+209	..	..	..	9
not re	ceived														10
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	11
..	..	**604**	**286**	..	**150**	..	..	..	**33**	**469**	**+347**	..	**6**	..	
8	72	..	207	..	..	..	..	..	..	207	+34	..	..	..	
53,348	**9,129**	**1,06,889**	**23,28,196**	**1,09,814**	**1,09,577**	**2,375**	**56,24,068**	..	**21,75,184**	**1,03,49,214**	**+5,26,293**	**10**	**12**	**15**	
1,085	8,867	1,29,864	22,80,300	1,01,830	1,01,994	4,177	52,26,823	..	20,46,173	97,61,297	+4,24,951	10	12	15	

STATE

OPERATIONS OF NON-AGRICULTURAL

Classification.	Total number of societies.	Number of members.	Loans made during the year to— Individuals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Individuals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Individuals.	Loans and deposits received during the year from— Central banks.	Loans and deposits received during the year from— Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS I.—Credit.			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) *Limited.*												
1. Dehra Dun ..	4	444	37,818	..	32,706	..	25,687	..	5	6,500	5,062	..
2. Meerut	2	309	33,168	..	12,121	..	21,731	158	..	24,008	..	..
3. Aligarh	2	607	12,001	458	11,004	..	9,845	789	902	68	..	..
4. Agra	3	785	1,73,340	9,000	1,37,027	..	1,96,419	1,987	11,100	1,47,105	..	..
5. Mainpuri ..	4	220	11,396	..	8,841	..	15,836	2,758	..	5,638	2,500	..
6. Etah	2	54	2,790	..	629	..	2,832	242	..	1	2,230	..
7. Bareilly	1	23	..	..	48	..	891	348	..	..	..	..
8. Bijnor	1	265	11,314	4,450	5,145	4,450	7,308	39	..	300	6,000	..
9. Moradabad ..	1	100	1,403	..	1,290	..	1,242	443	..	3	..	..
10. Shahjahanpur ..	2	34	..	115	..	..	..	..	115	..	..	..
11. Farrukhabad ..	1	18	631	..	466	..	649	142	..	321	..	..
12. Etawah	1	52	1,740	..	1,219	..	1,456	95	..	..	..	..
13. Cawnpore ..	11	2,893	2,17,506	543	1,84,098	858	1,56,193	25,976	169	1,42,695	140	546
14. Allahabad ..	3	762	55,532	..	50,672	..	14,059	..	..	300	..	..
15. Banda	3	221	23,221	..	22,301	..	31,922	1,997	..	546	18,586	..
16. Hamirpur ..	1	23	..	..	583	..	2,712	2,352	..	..	..	..
17. Jhansi	1					Figures not received.						
18. Benares	1	87	..	..	..	..	..	..	..	..	..	..
19. Jaunpur ..	1	15	320	..	570	..	1,890	1,636	..	..	300	..
20. Gorakhpur ..	4	2,928	1,87,833	..	1,62,933	..	1,42,952	..	..	3,032	..	..
21. Naini Tal ..	1	83	299	..	701	..	721	636	..	..	..	..
22. Garhwal ..	1					Figures not received.						
23. Lucknow ..	4	6,835	8,18,604	..	6,85,457	..	9,36,756	..	..	6,02,542	..	..
24. Rae Bareli ..	2	197	18,712	..	10,118	..	18,623	1,841	115	9,148	11,611	..
25. Hardoi	6	111	302	6,362	8,707	6,457	25,414	24,134	22	1,707	302	..
26. Kheri	1	47	..	..	..	..	..	..	..	..	..	..
27. Fyzabad	1	79	4,100	..	3,612	..	3,085	165	..	..	..	..
28. Gonda	1	168	1,906	..	1,798	..	3,604	..	..	..	..	..
29. Bahraich ..	1	43	1,325	..	1,495	..	1,134	..	..	300	..	..
Total, Limited ..	**67**	**17,403**	**16,15,261**	**20,928**	**13,43,541**	**11,765**	**16,22,961**	**65,738**	**12,428**	**9,44,214**	**46,731**	**546**

MENT C.

SOCIETIES FOR THE YEAR ENDING JUNE 30, 1929.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central banks.	Government.	Reserve fund.	Working capital (columns 17 to 23).	Profit + and loss — for the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Serial number.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Per cent.	Per cent.	Per cent.	
..	..	371	11,620	10,650	375	..	1,951	..	805	25,401	+1,523	10	9	12	1
..	..	217	7,189	11,432	3,239	..	..	..	47	21,907	+691	..	6	9	2
..	..	107	10,402	35	..	..	..	..	1,736	12,173	+1,038	8	6	12	3
488	..	1,990	70,795	1,06,825	5,563	..	..	..	19,959	2,03,142	+12,125	..	6	9	4
17	..	151	3,557	4,067	5,643	..	2,000	..	2,193	17,460	+502	10	6¼	12½	5
..	..	..	302	1	..	..	2,493	..	107	2,903	—37	7	8	9⅜	6
..	..	32	379	1	..	..	755	..	84	1,219	+80	..	12	15	7
..	..	54	4,969	..	300	..	1,500	..	..	6,769	+490	..	9	12	8
..	..	24	812	14	..	..	..	..	333	1,159	+123	10	10	12½	9
..	..	..	166	..	..	..	..	..	..	166	+22	..	12	18	10
..	..	..	756	42	..	..	..	..	192	990	+103	10	7½	15	11
..	..	30	1,364	..	..	..	..	..	51	1,415	+165	7½	..	12½	12
11,194	..	2,391	84,733	67,034	..	169	..	..	19,553	1,71,489	+11,772	10	7	12½	13
..	..	33	12,097	300	..	..	..	..	331	12,728	+2,078	10	6	15	14
..	..	152	8,234	731	..	..	22,394	..	1,564	32,923	+1,186	8	9	10½	15
..	..	8	431	672	..	..	2,000	..	468	3,571	+196	..	9	15	16
..	..	Figures not received.			..	..	..	..	..	..	..	..	..	..	17
..	..	..	446	..	..	..	..	..	..	446	+41	..	..	..	18
..	..	..	160	..	..	..	1,400	..	350	1,910	+89	..	12	15	19
..	..	1,562	1,14,979	9,841	..	..	..	..	12,322	1,37,142	+13,523	8	7	12	20
1,962	..	185	1,224	..	5	..	780	..	373	2,382	+126	..	9	12	21
..	..	Figures not received.			..	..	..	..	..	..	..	..	..	..	22
..	..	25,649	2,90,021	79,257	5,38,630	..	..	..	47,486	9,55,394	+38,539	9	5½	9⅜	23
..	..	372	3,453	2,785	3,077	..	8,761	..	924	19,000	+533	10	9	12½	24
..	..	302	6,444	4,171	..	..	30,361	..	1,971	42,947	+1,514	..	8	12½	25
..	..	..	255	..	..	..	..	..	..	255	+48	..	9	12	26
..	..	123	1,010	..	..	..	..	..	2,038	3,048	+262	7½	6	12½	27
..	..	85	3,002	..	..	..	..	..	564	3,566	+383	9	..	12	28
..	..	34	690	500	..	..	..	..	186	1,376	+147	7½	7	12½	29
13,661	..	**33,872**	**6,39,490**	**2,98,358**	**5,56,832**	**169**	**74,395**	..	**1,13,637**	**16,82,881**	**+87,259**	..	**7**	**12**	

STATE

OPERATIONS OF NON-AGRICULTURAL

Classification.	Total number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—		
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS I.—CREDIT.			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) *Unlimited.*												
1. Dehra Dun ..	1	15	7,000	664	7,050	663	7,000	..	1	5	6,337	..
2. Saharanpur ..	2	33	1,661	..	1,308	..	1,887	398	..	..	1,661	..
3. Meerut	12	220	3,270	14	3,197	..	7,879	4,934	71	44	3,433	.
4. Bulandshahr ..	6	211	3,598	..	2,543	..	7,526	5,271	..	..	3,149	.
5. Aligarh	9	196	1,180	..	344	..	13,876	12,351	200	..	1,198	.
6. Muttra	2	38	600	..	819	..	3,668	2,588	..	..	600	..
7. Agra	10	264	12,493	1,799	10,147	1,823	17,069	5,536	6	124	10,780	..
8. Mainpuri ..	6	123	5,823	71	5,909	192	8,765	2,035	..	7	5,608	..
9. Etah	3	52	3,296	..	2,723	..	2,306	403	..	220	1,912	..
10. Bareilly	5	82	330	..	127	21	3,119	1,502	..	..	330	..
11. Bijnor	20	342	7,924	2,312	10,757	2,306	21,787	8,821	290	504	5,460	400
12. Cawnpore ..	1	19	8,175	..	5,615	..	4,435	250	..	403	3,000	..
13. Fatehpur ..	2	51	5,078	..	4,243	..	4,199	1,860	..	285	4,825	..
14. Banda	3	120	13,925	..	14,281	..	15,297	1,140	..	157	12,114	..
15. Hamirpur ..	3	43	1,440	..	1,239	..	1,976	568	..	11	1,440	..
16. Jalaun	2	41	3,738	811	3,249	680	2,918	652	131	902	2,688	..
17. Benares	9	215	20,670	40	9,963	117	28,779	1,798	72	..	20,835	..
18. Jaunpur	3	47	1,895	307	1,260	392	3,769	2,517	162	20	1,590	..
19. Gorakhpur ..	1	16	..	..	415	..	726	726	..	..	..	..
20. Basti	7	240	9,080	112	6,353	112	10,565	4,370	..	163	8,932	..
21. Naini Tal ..	1	20	..	..	39	..	16	16	..	..	..	..
22. Almora	4	83	2,431	49	1,488	49	2,980	2,509	400	2	2,202	..
23. Garhwal	1				Figures not received.							
24. Lucknow ..	3	58	1,749	308	633	619	3,240	2,066	299	..	1,237	..
25. Unao	4	95	4,314	1	3,990	1	8,436	3,722	..	..	4,216	..
26. Rae Bareli ..	11	179	22,039	1,931	19,738	1,637	26,820	4,490	294	30	20,431	..
27. Sitapur	2	18	280	37	303	..	628	227	37	..	280	..
28. Hardoi	10	206	1,019	601	1,608	399	6,144	5,200	440	1,831	693	..
29. Kheri	2	19	319	44	331	173	263	8	18	..	308	..
30. Fyzabad	19	372	17,436	7,816	17,552	6,759	10,180	416	1,949	..	9,905	..
31. Gonda	1	27	1,133	..	1,049	..	893	..	..	..	1,115	..
32. Bahraich ..	1	13	..	..	273	..	668	428	..	..	..	..
33. Bara Banki ..	10	157	7,725	145	4,400	145	6,996	2,335	..	2	7,843	..
Total Unlimited ..	176	3,615	1,69,621	17,062	1,43,146	16,088	2,34,820	79,137	4,370	4,710	1,44,122	400
Total, Class I ..	**243**	**21,018**	**17,84,882**	**37,990**	**14,86,687**	**27,853**	**18,57,781**	**1,44,875**	**16,798**	**9,48,924**	**1,90,853**	**946**
Total, Previous year ..	260	20,305	15,07,758	22,351	1?,15,980	24,151	16,06,760	1,69,495	9,487	6,99,933	1,95,558	4,455

MENT C—(continued).

SOCIETIES FOR THE YEAR ENDING JUNE 30, 1929.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central banks.	Government.	Reserve fund.	Working capital (columns 17 to 23).	Profit + and loss — for the year.	Usual dividend paid on shares.	Most usual rate of interest. On borrowings.	On lendings.	Serial number.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	..	1,525	1	..	..	6,337	..	117	7,980	+110	..	10	12	1
..	..	12	924	..	..	..	1,088	..	83	2,095	+108	..	12	15	2
..	..	..	3,167	17	..	..	5,947	..	1,743	10,874	+466	..	12	15	3
..	..	65	2,668	..	..	..	6,241	..	1,775	10,684	+144	..	12	15	4
..	..	90	3,159	2	1,255	..	11,188	..	1,430	17,034	+612	..	12	15	5
..	..	79	1,419	..	..	..	2,535	..	902	4,856	+200	..	12	15	6
157	125	137	4,837	12	..	..	13,835	..	1,856	20,540	+650	..	10	12	7
2	..	123	2,938	..	..	..	4,852	..	2,201	9,991	+945	10	12	15	8
..	..	53	1,308	83	73	..	1,588	..	334	3,336	+132	..	12	15	9
..	..	53	914	3	..	..	2,638	..	262	3,817	+112	..	12	15	10
..	..	457	9,707	91	530	400	13,846	..	5,486	30,060	+1,286	10	12	15	11
10,771	..	157	945	..	100	..	5,300	..	604	6,949	+873	..	10	12	12
..	..	..	..	1,702	67	..	3,475	..	488	5,732	+64	..	9⅜	12½	13
..	..	123	3,317	157	..	..	13,939	..	716	18,129	+111	..	10	12	14
..	..	4	584	..	..	..	1,908	..	344	2,786	+31	..	12	15	15
..	..	32	692	4	900	..	1,897	..	1,123	4,116	−37	10	12	15	16
43	..	263	5,032	..	73	..	18,135	..	11,414	34,654	+773	10	12	15⅜	17
..	..	54	1,037	..	..	..	3,312	..	597	4,946	..	10	12	15	18
..	..	..	246	..	..	..	540	..	104	890	+58	..	12	15	19
..	..	104	2,064	38	125	..	8,704	..	848	11,779	+362	..	12	15	20
..	..	2	51	..	..	..	10	..	11	72	−8	..	12	15	21
..	..	..	900	..	..	..	1,853	..	664	3,417	+216	..	9	12½	22
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
..	..	63	1,408	..	..	..	1,255	..	1,737	4,400	+254	10	12	15	24
..	..	130	2,014	90	..	..	4,196	..	3,012	9,312	+944	10	12	15	25
..	..	375	5,136	111	..	..	13,738	..	9,483	28,468	+1,456	10	12	12½	26
..	..	12	494	..	..	..	190	..	211	895	+54	..	12	15	27
..	..	82	2,312	146	1,177	..	4,174	..	2,274	10,083	+398	10	12	15	28
..	..	4	115	..	..	..	220	..	108	443	+16	..	12	15	29
..	..	213	2,687	..	..	..	3,824	..	8,395	14,856	+1,079	..	12	15	30
..	..	9	236	..	..	..	692	..	21	949	+36	..	12	18	31
..	..	17	248	..	..	..	443	..	149	840	+34	..	12	15	32
752	..	170	1,794	..	..	..	7,185	..	386	9,365	+9	..	12	15	33
11,725	125	2,883	63,778	2,407	4,300	400	1,64,585	..	58,878	2,94,348	+11,488	..	12	15	
25,386	**125**	**36,755**	**7,03,268**	**3,00,765**	**5,61,132**	**569**	**2,38,980**	..	**1,72,515**	**19,77,229**	**+98,747**	..	**12**	**15**	
8,155	4,374	32,983	5,96,405	6,67,416	76,318	1,984	2,49,019	..	1,53,172	17,44,314	+85,805	..	12	15	

STATE

OPERATIONS OF NON-AGRICULTURAL

Classification.	Total number of societies.	Number of members.	Loans made during the year to— Individuals.	Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Banks and societies.	Loans due by— Individuals.	Of which overdue.	Banks and societies.	Loans and deposits received during the year from— Individuals.	Central banks.	Primary societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
CLASS II.—PURCHASE AND SALE. *(a) Limited.*			Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.
1. Aligarh	1	..	..	..	Figures	not received.		..	..	..	..	..
2. Bijnor	1	459	3,648	257	2,029	267	1,619	1,619	..	1,000	3,000	..
3. Farrukhabad ..	1	86	..	..	..	200	..	..	200	..	8,000	..
4. Banda	1	66	199	..	557	6	898	..	675	121	2,028	..
5. Ghazipur.. ..	1	159	..	..	..	..	..	..	..	600	..	..
6. Basti	2	11	..	1,581	..	1,644	..	..	20	544	..	..
7. Lucknow ..	2	391	311	..	7	..	2,281	2,008	4	..	565	..
8. Partabgarh ..	1	44	..	..	..	..	..	..	70	..	2,242	..
Total, Class II ..	**10**	**1,216**	**4,158**	**1,838**	**2,593**	**2,117**	**4,798**	**3,622**	**969**	**2,265**	**15,835**	..
Total, Previous year ..	13	979	548	4,885	681	5,859	3,729	1,673	1,248	6,175	24,835	..
Class IV.—PRODUCTION AND SALE. *(a) Limited.*												
1. Agra	2	30	4,356	681	2,748	681	2,578	927	..	..	4,190	..
2. Hardoi	1	11	..	4,931	..	5,072	..	..	..	..	400	..
3. Kheri	1	67	2,979	..	2,798	..	1,323	..	..	24,550	2,000	..
Total, Limited ..	4	108	7,335	5,612	5,546	5,753	3,901	927	..	24,550	6,590	..
Class IV.—PRODUCTION AND SALE. *(b) Unlimited.*												
1. Agra	7	133	10,708	164	7,050	164	8,675	1,698	..	7	9,234	..
Total, Unlimited ..	7	133	10,708	164	7,050	164	8,675	1,698	..	7	9,234	..
Total, Class IV ..	**11**	**241**	**18,043**	**5,776**	**12,596**	**5,917**	**12,576**	**2,625**	..	**24,557**	**15,824**	..
Total, Previous year ..	4	124	8,190	1,368	7,934	2,826	2,113	312	135	50,186	8,829	..
Class VI.—OTHER FORMS. *(Limited). (Housing and Thrift).*												
1. Bulandshahr ..	1	36	806	..	1,161	..	3,597	..	..	..	..	..
2. Aligarh ..	1	75	..	..	..	..	..	..	..	..	..	..
3. Moradabad ..	1	..	..	..	..	..	..	..	..	..	..	..
4. Farrukhabad ..	1	17	..	..	3,928	..	1,876	575	..	..	500	..
5. Benares	1	31	..	..	..	..	..	..	..	..	..	..
6. Ghazipur ..	1	56	245	1,194	188	327	57	..	1,301	..	..	..
7. Gorakhpur ..	1	11	..	..	..	..	..	..	..	6	..	..
8. Basti	2	71	..	37,024	..	28,860	..	..	8,164	28,645	..	..
9. Lucknow ..	4	102	1,130	228	217	624	913	69	110	651	..	..
10. Kheri	1	31	..	..	..	..	..	..	..	316	..	..
11. Partabgarh ..	9	368	..	1,683	40	414	..	..	4,195	1,435	..	..
12. Bara Banki ..	1	..	..	..	..	..	..	..	..	..	..	..
Total, Class VI ..	**24**	**798**	**2,181**	**40,129**	**5,534**	**30,225**	**6,443**	**644**	**13,770**	**31,053**	**500**	..
Total, Previous year ..	19	558	7,530	3,186	3,597	345	3,934	..	3,361	2,353	4,920	..
Grand Total, United Provinces, for 1928-29.	**288**	**23,273**	**18,09,264**	**85,733**	**15,07,410**	**66,112**	**18,81,598**	**1,51,766**	**31,537**	**10,06,799**	**2,23,012**	**946**
Grand Total, United Provinces, for previous year.	296	21,927	15,24,026	31,790	13,28,192	33,181	16,16,536	1,61,480	14,231	7,58,647	2,34,142	4,455

STATEMENT D.

OPERATIONS OF UNIONS FOR THE YEAR ENDING *JUNE 30, 1929.*

Name of district.	Number of unions.	Number of societies affiliated to unions in column 2.	Total number of members in societies affiliated.	Total working capital of affiliated societies.	Expenditure in the year 1928-'29.	Percentage of column 6 over column 5.	Number of supervising staff maintained by unions.	Remarks.
1	2	3	4	5	6	7	8	9
1. Bijnor (Guaranteeing) Unions	2	41	857	Rs. 85,573	..	..	..	
2. Lucknow (U. P. Provincial Union.)	1	67	10,186	85,40,166	1,20,689	1·4	157	Honorary workers.
Total, United Provinces, for 1928-29.	**3**	**108**	**10,993**	**86,25,739**	**1,20,689**	**1·4**	**157**	
Total, United Provinces, for previous year.	2	41	935	80,696	..	..		

MENT C—(concluded).

SOCIETIES FOR THE YEAR ENDING JUNE 30, 1929.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from—					Reserve fund.	Working capital (columns 17 to 23).	Profit + and loss — for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Serial number.
				Members.	Non-members.	Societies.	Provincial or central banks.	Government.					On borrowings.	On lendings.	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	..	..	Figures not received.			..	..	..	..	..	..	..	..	..	1
779	..	249	3,214	..	500	..	1,000	300	..	5,014	+169	..	7	15	2
97	..	..	565	..	..	..	8,000	..	55	8,620	—126	..	9	..	3
1,674	..	15	2,550	28	1	..	1,226	..	805	4,610	+266	..	8½	9	4
2,974	..	84	263	..	..	..	..	..	..	263	+607	..	6	..	5
2,007	..	416	625	..	4,829	..	1,411	..	..	6,865	—764	..	9	..	6
659	..	26	1,993	..	..	..	3,050	..	..	5,043	—23	..	9	12	7
949	..	372	2,223	..	..	..	5,114	..	70	7,407	—1	..	6	..	8
9,075	..	**1,162**	**11,433**	**28**	**5,330**	..	**19,801**	**300**	**930**	**37,822**	**+128**	..	**9**	**12**	
14,970	13,421	1,422	13,444	5,504	343	..	19,780	500	1,293	40,864	—972	..	9	9	
1,548	298	38	309	..	..	..	1,388	..	1,326	3,023	+214	..	10	12	1
4,922	..	171	105	..	..	..	..	..	515	620	+374	..	8	..	2
55,257	35,213	953	4,855	2,492	3,496	..	13,000	..	455	24,298	—283	..	9½	12	3
61,727	35,511	1,162	5,269	2,492	3,496	..	14,388	..	2,296	27,941	+305	..	9½	12	
16	..	65	1,453	6	..	..	6,355	..	1,575	9,389	+366	..	10%	15%	1
16	..	65	1,453	6	..	..	6,355	..	1,575	9,389	+366	..	10	15	
61 743	**35.511**	**1,227**	**6,722**	**2,498**	**3,496**	..	**20,743**	..	**3,871**	**37,330**	**+671**	..	**10%**	**15%**	
93,372	78,171	1,167	5,117	7,812	4,385	..	14,968	..	1,581	33,863	+3,454	..	10%	12%	
..	..	39	3,595	..	..	..	..	..	1,070	4,665	+1,439	..	3	9⅜	1
..	..	96	6,261	..	..	..	..	..	..	6,261	—515	..	..	..	2
Did not start work.			..	..	..	..	..	..	..	..	..	..	..	..	3
..	..	58	890	..	..	..	677	..	246	1,813	+98	..	9	10⅓	4
183	..	..	..	..	..	..	..	..	2	2	+18	..	..	..	5
..	..	1	1,339	..	..	..	..	..	1	1,340	+55	3¼	..	..	6
..	..	..	..	6	..	..	..	..	..	6	+1	..	..	..	7
..	..	687	3,418	8,836	..	..	..	..	..	12,254	+210	..	..	..	8
..	..	60	4,380	234	417	..	..	..	84	5,115	+210	..	10	12	9
..	..	61	..	316	..	..	..	..	..	316	—42	..	..	..	10
..	..	2	..	4,705	27	..	..	..	..	4,732	+366	..	..	..	11
Did not start work.			..	..	..	..	..	..	..	..	..	..	..	..	12
183	..	**1 004**	**19,883**	**14,097**	**444**	..	**677**	..	**1,403**	**36,504**	**+1 840**	..	**9**	**10**	
..	..	130	4,128	3,515	..	..	8,256	..	..	10,899	+104	..	9	10	
96,387	**35,636**	**40,148**	**7,41,306**	**3,17,388**	**5,70,402**	**569**	**2,80,201**	**300**	**1,78,719**	**20,88,885**	**+1,01,386**	..	**2**	**15**	
1,16,597	95,966	35,702	6,19,094	6,84,247	81,046	1,984	2,87,023	500	1,56,046	18,29,940	+88,391	..	12	15	

STATEMENTS E AND F ARE BLANK.

STATE

CENTRAL BANKS RECEIPTS

Classification (names of Central Banks).		Share receipts.	Receipts by loans and deposits from— Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1		2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun ..	1. Dehra Dun ..	3,397	13,768	5,000	2,865	..
Saharanpur ..	2. Saharanpur ..	1,635	20,102	..	61	..
	3. Roorkee ..	3,409	82,716	8,000	26,582	..
Meerut ..	4. Meerut ..	270	5,148	..	371	..
	5. Bhatyana ..	65	4,808	..	597	..
Muzaffarnagar ..	6. Muzaffarnagar ..	1,865	11,150	..	1,405	..
Bulandshahr ..	7. Bulandshahr ..	3,265	67,598	..	1,609	..
	8. Jahangirabad ..	41	3,285	..	6	..
	9. Jewar ..	939	26,150	3,621	4,053	..
Aligarh ..	10. Aligarh ..	3,055	12,802	..	1,328	..
Muttra ..	11. Muttra ..	1,300	32,702	533	5,835	..
Agra ..	12. Agra ..	4,569	96,932	33,321	14,375	..
	13. Parna ..	1,860	50,778	1,175	485	..
	14. Jarauli ..	4,195	63,238	20,300	2,938	..
Mainpuri ..	15. Mainpuri ..	2,605	26,499	..	24,874	..
	16. Jasrana ..	785	11,526	..	11,190	..
Etah ..	17. Etah ..	2,145	16,784	4,000	631	..
Bareilly ..	18. Bareilly ..	1,677	37,675	..	4,534	..
Bijnor ..	19. Bijnor ..	3,268	57,747	1,049	35,414	..
Budaun ..	20. Islamnagar ..	1,282	11,356	..	1,549	..
Moradabad ..	21. Moradabad ..	1,109	93,152	..	18,929	..
	22. Kanth ..	2,105	698	..	5,968	..
Shahjahanpur ..	23. Shahjahanpur ..	1,094	9,793	7,000	1,187	..
Farrukhabad ..	24. Farrukhabad ..	6,986	15,418	..	2,891	..
Etawah ..	25. Etawah ..	2,640	24,108	..	5	..
Cawnpore ..	26. Christian Bank ..	207	6,294	421	..	..
Fatehpur ..	27. Fatehpur ..	1,790	22,326	600	5,422	..
Allahabad ..	28. Allahabad ..	554	51,351	5,000	5,377	..
	29. Ramnagar ..	1,278	5,742	15,000	1,181	..
Banda ..	30. Banda ..	18,925	1,04,026	..	1,990	..
Hamirpur ..	31. Mahoba ..	4,482	9,754	16,000	3,016	..
Jalaun ..	32. Orai ..	6,162	95,789	4,174	33,746	..
Benares ..	33. Kashi ..	1,730	32,215	..	7,529	..
Mirzapur ..	34. Mirzapur ..	85	12,207	15,000	3,910	..
Jaunpur ..	35. Jaunpur ..	717	74,509	2,000	32,098	..
	36. Ranipur ..	1,091	17,981	..	8,713	..
Ghazipur ..	37. Ghazipur ..	2,645	28,051	..	9,492	..
Gorakhpur ..	38. Gorakhpur ..	7,520	1,19,396	..	75,983	..
	39. Kasia ..	2,084	49,363	..	66,246	..
Basti ..	40. Basti ..	6,058	2,21,442	20,000	44,357	..
Azamgarh ..	41. Azamgarh ..	1,367	19,796	5,938	3,875	..
Naini Tal ..	42. Tarai and Bhabar ..	4,072	4,746	..	6,015	..
Garhwal ..	43. Kotdwara ..	2,136	3,350	4,000	248	..
Lucknow ..	44. Lucknow ..	5,521	1,41,795	10,000	2,739	..
	45. Arya ..	624	1,13,118	10,420	..	..
	46. Mohanlalganj ..	510	54,674	5,000	9,125	..
Unao ..	47. Unao ..	971	1,01,439	10,191	836	..
	48. Purwa ..	165	1,419	3,500	1,010	..
	49. Safipur ..	325	11,443	15,970	..	..
	50. Iltifat ..	1,580	12,807	..	828	..
Rae Bareli ..	51. Rae Bareli ..	1,180	71,209	..	49,242	..
	52. Rampal ..	583	48,430	6,000	3,724	..
Sitapur ..	53. Biswan ..	852	63,411	..	9,272	..

MENT G.

FOR THE YEAR ENDING JUNE 30, 1929

Loans and deposits recovered from—			Income realized.						
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10 to 12).	Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Serial number.
7	8	9	10	11	12	13	14	15	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	..	82,531	7,495	25	4,133	11,653	6,594	1,25,808	1
..	..	49,460	5,844	..	4,161	10,005	11,405	92,668	2
..	..	1,42,965	14,631	73	6,382	21,086	14,916	2,99,674	3
..	..	21,603	2,667	..	10,246	12,913	3,271	43,576	4
..	..	12,651	2,687	..	6,953	9,640	6,211	33,972	5
..	..	19,523	2,387	..	2,186	4,573	1,565	40,081	6
..	12,000	33,219	11,222	..	19,144	30,366	6,892	1,54,949	7
..	..	9,470	5,422	20	5,152	10,594	9,485	32,881	8
..	..	18,262	4,941	..	20,258	25,199	6,830	85,054	9
..	..	22,548	10,368	..	8,287	18,655	26,467	84,855	10
..	..	52,090	13,291	..	14,312	27,603	26,523	1,46,586	11
..	14,983	50.416	12,912	33,642	29,418	75,972	40,149	3,30,717	12
..	1,175	15,105	11,628	..	9,813	21,441	459	92,478	13
..	..	40,692	12,559	963	14,560	28,082	22,226	1,81,671	14
..	4,004	46,758	11,487	..	46,398	57,885	17,911	1,80,531	15
..	..	35,569	2,567	77	7,602	10,246	12,661	81,977	16
..	..	22,906	5,883	..	4,417	10,305	8,759	65,530	17
..	..	82,988	9,305	192	23,423	32,920	3,047	1,12,841	18
..	4,000	78,057	20,250	..	23,029	43,279	30,312	2,53,126	19
..	..	20,155	4,192	865	511	5,568	1,279	41,189	20
..	..	66,283	18,752	..	13,279	32,031	29,546	2,41,050	21
..	..	20,953	6,304	73	13,747	20,124	17,635	67,483	22
..	..	16,824	3,062	..	4,348	7,410	2,235	45,543	23
..	..	1,19,726	13,687	..	92,874	1,06,561	23,445	2,75,027	24
..	1,686	31,881	5,595	295	4,071	9,961	6,436	76,717	25
..	..	2,180	1,022	..	475	1,497	16,658	27,257	26
..	..	52,700	10,942	..	27,162	38,104	15,404	1,36,346	27
..	3,000	12,806	9,385	29	8,348	17,762	8,941	1,04,791	28
..	..	12,235	5,576	..	22,442	28,018	3,394	66,848	29
..	43,000	2,94,625	44,172	..	36,174	80,346	31,237	5,74,149	30
..	..	44,446	9,651	..	17,941	27,592	1,696	1,06,986	31
..	..	1,88,531	40,511	..	53,859	94,370	34,115	4,06,887	32
..	20,000	38,559	7,573	1	22,567	30,141	12,358	1,42,532	33
..	..	7,735	4,684	..	967	5,651	7,216	51,804	34
431	35,150	25,511	9,685	37	8.647	18,369	33,677	2,22,462	35
..	2,000	25,126	3,675	..	2,979	6,654	7,767	69,332	36
..	..	71,060	11,761	41	4,374	16,176	14,709	1,42,133	37
..	1,250	3,01,170	39,868	..	3,13,210	3,53,078	8,470	8,66,867	38
..	15,000	60,670	14,518	..	36,200	50,718	33,507	2,77,588	39
..	63,235	1,26,041	25,733	..	17,352	43,085	21,037	5,45,755	40
..	..	14,722	2,771	..	2,856	5,627	2,855	54,180	41
..	8,000	46,728	9,345	..	5,513	14,858	25,916	1,10,335	42
..	..	8,514	3,047	..	1,875	4,922	1,844	25,014	43
..	..	54,204	13,807	..	13,084	26,891	6,123	2,47,278	44
..	..	20,296	13,403	..	27,676	41,079	14,708	2,00,245	45
..	..	36,242	8,159	..	13,326	21,485	3,892	1,30,428	46
..	14,901	32,390	16,955	..	53,185	70,140	22,215	2,58,083	47
..	..	13,659	2,048	..	9,188	11,236	276	81,265	48
..	..	18,690	2,670	..	1,705	4,375	2,164	52,967	49
..	..	5,889	2.419	..	4,662	7,081	7,507	35,692	50
..	6,750	1,19,025	18,353	..	28,265	46,613	3,493	2,97,517	51
..	..	29,640	7,907	16	3,769	11,692	1,954	1,02,023	52
..	5,000	57,953	8,766	..	41,249	50,015	19,252	2,05,755	53

STATE

CENTRAL BANKS DISBURSEMENTS

Classification (names of Central Banks.)		Share capital withdrawn.	Loans and deposits repaid to— Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Loans to— Individual members.	Provincial and Central Banks.	Societies.
1		16	17	18	19	20	21	22	23
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun ..	1. Dehra Dun ..	650	4,434	..	2,730	..	..	..	92,238
Saharanpur ..	2. Saharanpur ..	..	20,460	..	..	..	..	..	57,537
	3. Roorkee ..	50	66,740	..	26,504	..	..	..	1,36,295
Meerut ..	4. Meerut ..	..	3,953	..	394	..	..	..	20,363
	5. Bhatyana ..	450	5,692	..	1,453	..	..	..	12,188
Muzaffarnagar..	6. Muzaffarnagar..	..	7,500	..	799	..	..	..	17,526
Bulandshahr ..	7. Bulandshahr..	1,846	60,359	..	7,688	..	..	6,000	40,840
	8. Jahangirabad..	170	2,039	2,000	317	..	..	..	11,773
	9. Jewar ..	..	23,850	45	5,770	..	..	..	17,496
Aligarh ..	10. Aligarh ..	4,260	4,023	..	..	..	..		37,380
Muttra ..	11. Muttra ..	2,220	26,881	533	7,487	..	..	..	64,075
Agra ..	12. Agra ..	970	54,844	821	9,904	00	..	5,897	1,76,590
	13. Parna ..	..	14,565	..	1,979	..	..	..	39,358
	14. Jarauli ..	8,465	17,401	12,975	3,802	..	..	..	1,02,912
Mainpuri ..	15. Mainpuri ..	3,300	10,140	..	33,847	..	..	18,500	71,552
	16. Jasrana ..	1,685	5,483	..	13,929	..	..	..	46,266
Etah ..	17. Etah ..	..	1,590	4,004	1,941	..	..	..	39,018
Bareilly ..	18. Bareilly ..	1,893	25,483	..	8,493	..	..	8,000	33,414
Bijnor ..	19. Bijnor ..	1,540	51,852	57	36,764	..	..	37,000	54,502
Budaun ..	20. Islamnagar ..	75	11,413	..	1,642	..	..	..	11,689
Moradabad ..	21. Moradabad ..	8,152	77,473	..	24,013	..	..	5,000	69,850
	22. Kanth ..	5,305	13,056	..	7,205	..	..	..	20,050
Shahjahanpur ..	23. Shahjahanpur	444	14,130	2,000	1,469	..	..	..	18,226
Farrukhabad ..	24. Farrukhabad..	..	13,735	5,150	2,033	..	..	..	1,32,384
Etawah ..	25. Etawah ..	200	16,905	1,503	..	..	..	..	40,361
Cawnpore ..	26. Christian Bank	695	19,845	421	..	..	..	..	775
Fatehpur ..	27. Fatehpur ..	270	16,085	..	5,634	..	..	..	57,400
Allahabad ..	28. Allahabad ..	5,077	58,099	9	4,529	..	..	..	6,253
	29. Ramnagar ..	10	1,920	13,000	3,523	..	..	..	19,031
Banda ..	30. Banda ..	6,710	78,381	25,000	1,507	..	..	63,000	2,87,613
Hamirpur ..	31. Mahoba ..	..	7,715	16,000	2,830	..	..	..	50,490
Jalaun ..	32. Orai ..	8,725	1,11,692	3,715	38,328	..	..	25,000	1,31,042
Benares ..	33. Kashi ..	7,414	23,429	..	3,818	..	..	12,500	56,327
Mirzapur ..	34. Mirzapur ..	140	17,903	..	1,799	..	..		9,391
Jaunpur ..	35. Jaunpur ..	1,680	79,013	2,000	16,634	..	..	54,6[illegible]2	25,943
	36. Ranipur ..	..	18,678	..	6,821	..	..	.000	24,896
Ghazipur ..	37. Ghazipur ..	2,075	19,987	..	8,103	..	..	..	76,149
Gorakhpur ..	38. Gorakhpur ..	3,435	51,793	..	63,197	..	..	11,000	2,96,913
	39. Kasia ..	5,000	48,040	..	67,175	..	..	33,000	57,877
Basti ..	40. Basti ..	1,598	2,31,720	10,000	34,640	..	..	66,025	1,29,209
Azamgarh ..	41. Azamgarh ..	160	7,508	..	3.587	..	..	..	32,357
Naini Tal ..	42. Tarai and Bhabar.	818	8,007	..	6,246	..	..	8,360	43,644
Garhwal ..	43. Kotdwara ..	135	3,000	4,000	277	..	..	..	11,206
Lucknow ..	44. Lucknow ..	7,694	75,570	..	2,064	..	..	15,000	91,846
	45. Arya ..	10	58,550	5,420	..	2,000	..	..	71,050
	46. Mohanlalganj	695	45,606	..	12,4 3	..	..	..	47,141
Unao ..	47. Unao ..	1,777	1,13,613	61	1,569	..	..	19,470	53,324
	48. Purwa ..	1,077	600	3,500	852	..	..	..	13,175
	49. Safipur ..	1,022	15,771	6,401	9	..	..	..	23,604
	50. Iltifat ..	80	594	7,000	2,168	..	..	..	12:451
Rae Bareli ..	51. Rae Bareli ..	2,839	12, 84	..	37,619		..	6,000	1,40,295
	52. Rampal ..	..	37,072	6,750	4,029		..	..	41,011
Sitapur ..	53. Biswan ..	165	53,024	..	9,861		..	10,000	70.136

MENT G.

FOR THE YEAR ENDING JUNE 30, 1929—(continued).

Expenses.								
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).	Closing balance.	Grand total disbursements, including closing balance (columns 16 to 23, 29 & 30).	Serial number.
24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
882	2,661	148	1,344	6,237	11,272	14,484	1,25,808	1
1,218	717	..	2,155	4,256	8,346	6,325	92,668	2
5,859	2,409	282	3,219	7,453	19,222	50,863	2,99,674	3
103	1,009	630	1,374	13,615	16,731	2,135	43,576	4
1,736	31	..	2,525	8,487	12,779	1,410	33,972	5
1,687	..	6	1,334	1,285	4,312	9,944	40,081	6
6,414	..	170	1,834	21,831	30,249	7,967	1,54,949	7
1,988	1,605	177	2,085	6,208	12,063	4,519	32,881	8
5,204	..	177	3,095	22,451	30,927	6,966	85,054	9
6,547	1,379	10	3,450	12,305	23,691	15,501	84,855	10
3,639	5,064	..	5,247	17,168	31,118	14,272	1,46,586	11
3,289	2,403	33,922	8,528	17,684	65,826	15,365	2,30,717	12
5,137	2,341	99	4,333	11,442	23,352	13,224	92,478	13
9,434	1,732	977	7,332	9,695	29,170	6,946	1,81,671	14
3,059	3,200	..	6,127	11,930	24,316	18,876	1,80,531	15
1,283	658	145	529	7,535	10,150	4,464	81,977	16
2,606	197	624	2,233	4,125	9,785	9,192	65,530	17
1,823	27	178	3,876	16,660	22,564	12,994	1,12,841	18
5,738	6,770	..	6,684	31,854	51,046	20,365	2,53,126	19
1,741	242	51	2,108	1,107	5,249	11,121	41,189	20
7,770	..	59	7,170	12,038	27,037	29,525	2,41,050	21
2,215	..	225	2,868	9,411	14,749	7,118	67,483	22
1,352	..	129	609	3,412	5,502	3,772	45,543	23
6,554	1,642	12	2,387	94,073	1,04,668	17,057	2,75,027	24
1,677	2,165	402	2,010	9,554	15,808	1,940	76,717	25
389	2	..	978	3,637	5,006	515	27,257	26
5,769	1,526	146	5,406	24,886	37,733	19,224	1,36,346	27
8,054	62	34	4,699	8,148	20,997	9,827	1,04,791	28
4,291	88	16	1,516	20,254	26,165	3,179	66,848	29
25,347	5,387	569	9,180	49,082	89,565	22,373	5,74,149	30
7,777	617	..	2,671	17,405	28,470	1,481	1,06,986	31
11,000	5,852	25	8,751	28,033	53,661	34,724	4,06,887	32
4,687	..	4	3,184	17,531	25,406	13,638	1,42,532	33
4,844	306	..	4,447	1,264	10,861	11,710	51,804	34
6,518	10	30	4,511	9,180	20,249	22,281	2,22,462	35
1,589	..	1	1,952	2,670	6,212	10,725	69,332	36
4,400	573	32	3,683	7,686	16,374	19,440	1,42,133	37
9,439	9,102	755	9,218	3,70,102	3,98,616	41,913	8,66,867	38
3,369	2,245	30	2,485	38,400	46,529	19,967	2,77,588	39
14,533	1,515	343	7,329	20,534	44,254	28,309	5,45,755	40
1,293	..	19	553	3,144	5,009	5,559	54,180	41
3,426	1,650	..	5,848	5,005	15,939	27,321	1,10,335	42
1,387	133	..	1,223	1,789	4,532	1,864	25,014	43
11,224	..	..	1,743	19,120	32,087	23,012	2,47,273	44
12,008	2,091	48	2,312	31,286	47,745	15,470	2,00,245	45
8,691	795	36	2,896	15,766	23,184	1,309	1,30,428	46
4,474	1,410	33	5,234	20,361	31,512	26,757	2,53,083	47
467	304	..	1,111	8,366	10,248	1,813	31,265	48
1,149	..	160	1,599	2,081	4,989	1,171	52,967	49
3,080	..	..	2,493	4,320	9,893	3,506	35,692	50
6,040	1,131	19	6,389	53,207	66,786	31,694	2,97,517	51
8,914	45	224	1,469	6,838	12,490	671	1,02,023	52
5,011	313	410	3,177	38,883	47,794	14,775	2,05,755	53

STATE

CENTRAL BANKS RECEIPTS FOR

Classification (names of Central Banks).		Share receipts.	Receipts by loans and deposits from—			
			Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1		2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi ..	54. Hardoi	870	35,335	..	4,320	..
	55. Sandila	..	80,191	560	14,238	..
	56. Bilgram	265	12,079	21,153	2,028	..
Kheri ..	57. Kheri	2,985	6,845	..	607	..
	58. Gola	1,365	9,404	..	733	..
Fyzabad ..	59. Fyzabad ..	320	89,064	..	1,768	..
	60. Tanda	490	3,328	..	10,379	..
Gonda ..	61. Balrampur Estate ..	765	45,740	..	5,367	..
Bahraich ..	62. Bahraich ..	393	34,500	..	136	..
	63. Kapurthala Estate ..	525	4,200	..	..	..
Sultanpur ..	64. Sultanpur ..	964	13,573	15,491	2,043	..
Partabgarh ..	65. Partabgarh ..	3,655	93,772	15,202	1,729	..
Bara Banki ..	66. Bara Banki ..	15	12,920	..	576	..
	67. Rudauli	..	7,806	9,089	455	..
	68. Daryabad ..	10	225	..	1,410	..
	69. Garhi Bhilwal ..	794	5,355	5,633	483	..
	70. Mason Industrial Federation.	187	2,000	..	..	..
Total, United Provinces, for 1928-29 ..		**1,44,328**	**27,50,353**	**3,00,341**	**6,02,428**	..
Total, United Provinces, for previous year ..		1,61,636	19,55,890	2,04,407	5,51,934	20,000

STATE

NON-CREDIT CENTRAL SOCIETIES RECEIPTS

Classification (names of Central Banks).	Share receipts.	Receipts by loans and deposits from—			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Roorkee Agricultural Supply Society, Ltd. ..	1,146	4,510	5,000	..	..
2. The Industrialists' Central Co-operative Stores Ltd., Agra.	65	600	6,758	..	..
3. The Pangara Agricultural Supply Society, Ltd., Banda.	840	144	..	..	
4. The District Rural Reconstruction Association, Benares.	..	..	..	..	..
5. The District Co-operative Physical Culture Association, Ltd., Benares.	..	..	..	..	..
6. The Ballia Agricultural Supply Society, Ltd. ..	..	..	..	..	..
7. The Ghughli Sugarcane Sale Union, Ltd., Dist. Gorakhpur.	..	..	..	..	..
8. The Majhauli Agricultural Supply Society, Ltd, Dist. Gorakhpur.	837	2,479	..	..	..
9. The Hardoi Agricultural Supply Society, Ltd. ..	641	..	..	..	..
10. The Industrialists' Central Co-op. Stores, Ltd., Sandila, district Hardoi.	..	..	6,955	..	..
Total, United Provinces, for 1928-29 ..	**3,532**	**7,733**	**18,713**	..	
Total, United Provinces, for previous year ..	1,613	4,674	10,287	..	..

MENT G.

THE YEAR ENDING JUNE 30, 1929—(continued).

Loans and deposits recovered from—			Income realized.						
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10 to 12).	Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Serial number.
7	8	9	10	11	12	13	14	15	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	14,557	20,003	9,188	..	29,500	38,688	20,810	1,34,583	54
..	8,467	17,916	4,735	..	49,406	54,141	4,583	1,80,096	55
..	..	11,838	4,540	..	2,057	6,597	2,837	56,797	56
..	..	34,118	5,219	12	4,413	9,644	17,829	71,978	57
..	..	14,246	4,571	..	9,953	4,524	1,743	42,015	58
..	..	34,421	6,711	..	22,208	28,919	1,404	1,55,896	59
..	..	26,628	1,917	25	2,225	4,167	4,666	49,658	60
..	..	25,281	6,407	..	7,067	13,474	2,366	92,993	61
..	..	20,355	7,361	6	2,519	9,886	4,444	69,714	62
..	..	8,069	6,461	..	372	6,833	1,182	20,809	63
..	..	42,682	10,260	..	23,738	33,998	1,229	1,09,980	64
..	..	77,868	19,411	..	15,707	35,118	3,085	2,30,429	65
..	..	7,209	3,215	..	3,381	6,596	16,332	43,648	66
..	..	19,384	2,304	..	6,699	9,003	133	45,870	67
..	7,000	21,965	3,391	43	1,359	4,793	12,776	48,179	68
..	..	20,929	2,242	..	971	3,213	637	37,044	69
..	..	887	64	3,480	..	3,544	8,360	14,978	70
431	**2,85,158**	**31,37,776**	**6,65,546**	**39,915**	**13,49,329**	**20,54 790**	**8,02,560**	**1,00,78,165**	
4,170	2,82,825	34,34,743	6,97,664	197	15,13,096	22,10,957	10,75,144	99,51,706	

MENT G-(*i*).

FOR THE YEAR ENDING JUNE 30, 1929.

Loans and deposits recovered from—			Income realized.						
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10 to 12).	Opening balance.	Grand total, including the opening balance (columns 2 to 9, 13 and 14).	Serial number.
7	8	9	10	11	12	13	14	15	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	..	..	2,083	14,232	286	16,601	4,062	31,319	1
..	..	..	..	5,744	25	5,769	..	13,192	2
..	..	..	..	13	..	13	501	1,498	3
..	..	..	..	..	4,289	4,289	..	4,289	4
Figures not	received	..	..	..	..	..	..	..	5
Did not	start work.	..	..	..	..	..	..	..	6
Did not	start work.	..	..	..	..	..	..	..	7
..	..	..	..	109	351	460	..	3,776	8
..	..	..	489	16,695	3,215	20,399	68	21,111	9
..	..	..	22	11,817	3,931	15,770	..	22,725	10
..	..	..	**2,594**	**48,610**	**12,097**	**63.301**	**4,631**	**97,910**	
..	442	..	1,621	20,425	5,161	27,207	8,266	47,489	

STATE

CENTRAL BANKS DISBURSEMENTS

Classification (names of Central Banks).		Share capital withdrawn.	Loans and deposits repaid to—				Loans to—		
			Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
1		16	17	18	19	20	21	22	23
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi ..	54. Hardoi ..	850	38,140	..	7,949	..	..	..	24,298
	55. Sandila ..	1,760	1,12,403	..	17,915	500	..	6,955	6,411
	56. Bilgram ..	4,385	13,019	7,873	3,906	..	..	..	13,685
Kheri ..	57. Kheri ..	1,475	5,910	..	430	..	..	..	32,765
	58. Gola ..	1,805	17,736	..	881	..	..	..	6,080
Fyzabad ..	59. Fyzabad ..	245	89,353	..	2,247	..	..	..	28,715
	60. Tanda ..	405	4,900	..	9,880	..	..	..	24,419
Gonda ..	61. Balrampur Estate.	455	35,319	..	5,308	..	..	..	34,795
Bahraich ..	62. Bahraich ..	76	18,850	..	217	..	..	..	31,940
	63. Kapurthala Estate.	1,010	7,900	..	5	..	..	..	4,181
Sultanpur ..	64. Sultanpur ..	..	9,456	..	1,985	..	..	..	58,178
Partabgarh ..	65. Partabgarh ..	175	52,681	6,127	5,219	..	..	..	1,11,665
Bara Banki ..	66. Bara Banki ..	805	20,111	..	657	..	..	..	7,578
	67. Rudauli ..	1,000	8,817	2,009	455	..	..	..	18,438
	68. Daryabad ..	210	1,266	7,500	1,769	..	..	..	27,917
	79. Garhi Bhilwal	445	..	617	669	..	..	..	30,862
	70. Mason Industrial Federation.	..	..	..	..	..	..	..	2,435
Total, United Provinces, for 1928-29		**1,16,077**	**22,05,361**	**1,56,491**	**5,98,972**	**3,000**	..	**4,13,369**	**37,13,814**
Total, United Provinces, for previous year.		1,13,061	21,57,330	1,99,733	5,84,672	14,412	..	2,77,472	36,80,168

STATE

NON-CREDIT CENTRAL SOCIETIES DISBURSEMENTS

Classification (names of Central Banks).	Share capital withdrawn.	Loans and deposits repaid to—				Loans to—		
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
1	16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Roorkee Agricultural Supply Society, Limited.	..	7,010	5,000	..	..	..	..	..
2. The Industrialists' Central Co-operative Stores, Limited, Agra.	..	..	4,844	..	..	..	..	..
3. The Pangara Agricultural Supply Society Limited, Banda.	50	9	1,000	..	..	..	..	..
4. The District Rural Reconstruction Association, Benares.	..	..	..	..	..	..	..	..
5. The District Co-op. Physical Culture Association, Ltd., Benares.	..	..	..	..	..	..	..	..
6. The Ballia Agricultural Supply Society, Ltd.	..	..	..	..	..	..	..	..
7. The Ghughli Sugarcane Sale Union Ltd., Dist. Gorakhpur.	..	..	..	..	..	..	..	..
8. The Majhauli Agricultural Supply Society, Ltd. Gorakhpur.	..	1,479	..	..	..	..	..	..
9. The Hardoi Agricultural Supply Society, Ltd.	..	..	..	..	..	..	..	..
10. The Industrialists' Central Co-op. Stores, Ltd., Sandila, district Hardoi.	..	..	7,829	..	..	..	..	..
Total, United Provinces, for 1928-29	**50**	**8,498**	**18,173**	..	..	..	..	..
Total, United Provinces, for previous year.	..	2,259	2,500	..	..	..	392	..

MENT G.

FOR THE YEAR ENDING JUNE 30, 1929—(concluded).

Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 & 30).	Serial number.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).			
24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.	
12,523	..	..	6,176	32,883	51,582	11,764	1,34,583	54
8,689	..	..	1,886	22,228	32,803	1,349	1,80,096	55
2,694	..	1	2,500	2,086	7,281	6,648	56,797	56
5,307	1,643	..	1,862	5,309	12,121	19,277	71,978	57
1,377	250	15	1,233	11,509	14,384	1,129	42,015	58
1,925	221	12	1,286	28,664	32,108	3,228	1,55,896	59
517	325	..	74	2,697	3,613	6,441	49,658	60
2,578	795	2	3,212	6,197	12,784	4,332	92,993	61
4,066	459	2	4,385	497	9,409	9,222	69,714	62
2,712	2	..	1,780	1,110	5,604	2,109	20,809	63
3,251	2,259	6	5,874	28,660	40,050	311	1,09,980	64
5,294	2,136	84	4,485	22,657	34,656	19,906	2,30,429	65
1,437	685	..	2,427	3,811	8,360	6,137	43,648	66
1,720	..	18	951	10,408	13,097	2,054	45,870	67
2,957	..	2	2,729	1,536	7,224	2,293	48,179	68
1,504	..	..	853	1,818	4,175	276	37,044	69
..	..	5,549	370	324	6,243	6,300	14,978	70
3,14,716	**80,184**	**47,048**	**2,32,596**	**13,73,188**	**20,47,732**	**8,23,349**	**1,00,78,165**	
3,46,576	87,878	8,187	2,74,835	14,17,173	21,34,649	7,90,209	99,51,706	

MENT G-(*i*).

FOR THE YEAR ENDING *JUNE 30, 1929*—(concluded).

Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 & 30).	Serial number.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).			
24	25	26	27	28	29	30	31	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
690	307	13,872	567	310	15,746	3,563	31,319	1
..	..	7,216	896	146	8,258	90	13,192	2
73	..	316	16	30	435	4	1,498	3
..	..	..	..	1,598	1,598	2,691	4,289	4
..	..	..	..	..	..	..	..	5
..	..	..	..	..	..	..	..	6
..	..	..	..	..	..	..	..	7
..	..	1,473	14	543	2,030	267	3,776	8
701	..	7,819	1,098	10,698	20,316	795	21,111	9
..	..	10,634	353	4,120	15,107	289	22,725	10
1,464	**307**	**41,330**	**2,944**	**17,445**	**63,490**	**7,699**	**97,910**	
4,104	217	27,117	1,617	4,652	37,707	4,631	47,489	

STATE

CENTRAL BANKS—BALANCE

Classification (names of Central Banks).		Assets.							
		Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1		2	3	4	5	6	7	8	9
		Rs.	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.
Dehra Dun ..	1. Dehra Dun ..	14,484	3,707	..	90,503	2,384	66	1,350	1,12,494
Saharanpur ..	2. Saharanpur ..	6,325	736	..	62,385	2,236	57	9	71,748
" ..	3. Roorkee ..	50,863	7,877	..	99,029	1,510	617	165	1,60,061
Meerut ..	4. Meerut ..	2,135	5,292	..	39,259	3,106	785	426	51,003
" ..	5. Bhatyana ..	1,410	10,820	..	37,902	4,478	95	354	55,059
Muzaffarnagar ..	6. Muzaffarnagar ..	9,944	..	..	18,762	1,197	70	471	30,444
Bulandshahr ..	7. Bulandshahr ..	7,967	34,094	..	1,54,243	28,540	6,671	1,849	2,33,364
" ..	8. Jahangirabad ..	4,519	17,038	139	56,291	3,439	550	808	82,784
" ..	9. Jewar ..	6,966	45,979	..	1,03,274	18,138	428	1,720	1,76,505
Aligarh ..	10. Aligarh ..	15,501	7,265	..	1,29,000	8,502	381	813	1,61,462
Muttra ..	11. Muttra ..	14,272	26,448	..	1,56,860	10,768	245	784	2,09,377
Agra	12. Agra	15,365	6,248	..	2,44,161	11,663	217	3,251	2,80,905
"	13. Parna	13,224	26,069	..	1,33,203	9,390	668	174	1,82,728
"	14. Jarauli ..	6,946	4,272	..	2,11,715	8,937	335	314	2,32,519
Mainpuri ..	15. Mainpuri ..	18,876	26,374	..	1,79,249	7,421	125	6,149	2,38,194
" ..	16. Jasrana ..	4,464	5,824	..	35,511	2,291	122	240	48,452
Etah ..	17. Etah	9,192	2,433	..	70,413	2,467	23	462	84,990
Bareilly ..	18. Bareilly ..	12,994	28,877	..	60,114	4,848	328	2,862	1,10,023
Bijnor ..	19. Bijnor ..	20,365	22,447	..	1,93,800	11,639	195	279	2,48,725
Budaun ..	20. Islam Nagar ..	11,121	8,920	..	27,707	971	135	500	49,354
Moradabad ..	21. Moradabad ..	29,525	1,13,388	..	1,46,188	8,436	400	391	2,98,328
" ..	22. Kanth ..	7,118	2,944	..	57,415	11,078	278	729	79,562
Shahjahanpur ..	23. Shahjahanpur ..	3,772	490	..	28,345	5,276	174	200	38,257
Farrukhabad ..	24. Farrukhabad ..	17,057	2,742	..	1,26,859	5,493	443	199	1,52,793
Etawah ..	25. Etawah ..	1,940	11,677	..	63,930	2,147	146	50	79,890
Cawnpore ..	26. Christian Bank ..	515	7,865	..	20,588	3,945	179	137	33,229
Fatehpur ..	27. Fatehpur ..	19,224	17,539	..	1,09,100	1,441	612	586	1,48,502
Allahabad ..	28. Allahabad ..	9,827	17,481	..	1,49,537	11,066	585	1,625	1,90,121
" ..	29. Ramnagar ..	3,179	2,349	..	82,378	5,539	107	1,927	95,479
Banda ..	30. Banda	22,373	32,022	..	3,93,296	28,981	1,095	4,290	4,82,057
Hamirpur ..	31. Mahoba ..	1,481	3,923	..	94,123	3,738	210	469	1,03,944
Jalaun ..	32. Orai	34,724	79,313	228	2,85,615	9,819	1,025	6,862	4,17,586
Benares ..	33. Kashi	13,638	13,034	..	88,429	24,604	315	972	1,40,992
Mirzapur ..	34. Mirzapur ..	11,710	3,405	..	50,861	4,242	184	896	71,298
Jaunpur ..	35. Jaunpur ..	22,281	24,634	2,219	1,30,715	20,816	687	650	2,02,002
" ..	36. Ranipur ..	10,725	3,940	..	29,245	1,202	86	175	45,373
Ghazipur ..	37. Ghazipur ..	19,440	8,772	..	95,107	2,751	140	442	1,26,652
Gorakhpur ..	38. Gorakhpur ..	41,913	1,17,500	..	2,63,353	11,260	15,116	47,988	4,97,130
" ..	39. Kasia	19,967	52,505	..	1,21,431	9,180	684	3,290	2,07,057
Basti ..	40. Basti	28,309	23,567	..	2,32,295	10,721	577	5,593	3,01,062
Azamgarh ..	41. Azamgarh ..	5,559	516	..	41,966	1,571	105	700	50,417
Naini Tal ..	42. Tarai and Bhabar	27,321	11,578	..	93,058	5,170	7,418	474	1,45,019
Garhwal ..	43. Kotdwara ..	1,864	202	..	25,668	1,260	36	7	29,037
Lucknow ..	44. Lucknow ..	23,012	7,248	..	2,05,593	27,481	300	2,674	2,66,308
" ..	45. Arya	15,470	16,198	..	2,25,607	17,466	325	72	2,75,138
" ..	46. Mohanlalganj ..	1,309	16,804	..	91,387	5,133	365	1,812	1,16,810
Unao ..	47. Unao	26,757	68,612	..	1,05,396	5,129	650	367	2,06,911
" ..	48. Purwa	1,813	8,468	..	15,164	1,094	32	504	27,075
" ..	49. Safipur ..	1,171	7,180	..	30,165	1,633	433	563	41,145
" ..	50. Iltifat	3,506	4,829	..	38,554	3,774	250	1,361	52,274
Rae Bareli ..	51. Rae Bareli ..	31,694	47,347	570	1,78,166	8,688	7,059	5,891	2,79,415
" ..	52. Rampal ..	671	4,269	..	76,621	2,738	707	95	85,101
Sitapur ..	53. Biswan ..	14,775	4,128	..	94,471	4,581	4,006	1,434	1,23,345

MENT H.

SHEETS, AS ON JUNE 30, 1929.

Liabilities.													
Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from provincial and central banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit (+) and Loss (—) (column 14, profits and loss statement.)	Serial number.
10	11	12	13	14	15	16	17	18	19	20	21	22	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
23,241	5,000	175	..	74,260	1,001	..	456	3,378	245	..	1,07,751	+4,743	1
39,651	..	61	..	25,132	2,329	7	589	1,064	321	..	69,154	+2,594	2
85,771	8,000	2,686	..	44,823	4,660	..	2,210	5,826	1,450	..	1,55,426	+4,635	3
3,042	..	2,173	..	35,711	153	..	1,003	5,087	803	..	48,002	+3,001	4
22,203	..	2,451	..	12,555	897	..	1,465	7,586	5,833	..	52,990	+2,069	5
16,150	..	1,405	..	8,715	541	..	1,460	1,862	..	..	30,133	+311	6
97,140	..	8,721	..	42,007	4,115	..	1,690	31,203	30,621	..	2,15,497	+17,867	7
9,540	14,000	4,246	..	24,924	1,418	..	2,535	15,857	5,184	..	77,704	+5,080	8
70,253	3,576	5,862	..	38,011	2,228	..	1,561	44,067	5,197	..	1,70,755	+5,750	9
1,02,702	..	4,771	..	36,805	3,245	..	1,450	6,223	1,521	..	1,56,717	+4,745	10
69,291	..	136	..	97,450	2,357	..	2,162	22,350	2,130	..	1,95,876	+13,501	11
1,33,655	40,500	1,156	500	64,324	5,769	8	5,131	9,410	2,874	171	2,72,498	+8,407	12
1,06,155	1,175	797	..	31,550	3,859	..	1,355	27,158	3,351	..	1,75,400	+7,328	13
1,45,593	20,008	4,049	..	34,000	6,703	..	8,998	9,467	2,270	..	2,31,088	+1,431	14
59,288	..	45,982	..	58,270	1,964	..	9,384	29,564	25,581	..	2,30,033	+8,161	15
22,042	..	2,520	..	10,940	549	..	799	5,987	3,552	..	46,389	+2,063	16
44,801	61	7,548	..	22,465	1,505	411	1,485	2,435	1,629	27	82,367	+2,623	17
48,679	..	7,118	..	32,968	1,588	..	874	16,875	..	..	1,08,102	+1,921	18
78,319	5,992	10,067	..	1,07,679	2,963	12	6,390	17,751	3,370	..	2,32,543	+16,182	19
27,481	..	207	..	8,752	952	..	596	5,477	3,234	..	46,699	+2,655	20
1,88,471	..	14,146	..	64,722	2,617	..	5,077	66,515	1,299	..	2,92,847	+5,481	21
17,408	..	3,112	..	31,055	744	37	3,462	9,000	1,877	..	66,695	+12,867	22
10,313	7,000	875	..	15,728	9	40	446	505	1,935	..	36,351	+1,906	23
97,666	2,000	1,481	..	36,042	3,098	..	2,569	3,650	1,502	..	1,48,008	+4,785	24
31,095	183	99	..	37,795	986	43	1,577	3,796	472	..	76,046	+3,844	25
7,274	..	..	..	18,924	..	1	..	1,913	846	..	28,958	+4,271	26
90,439	10,600	2,969	..	27,640	26	39	581	10,300	3,011	..	1,45,605	+2,897	27
1,19,303	10,000	4,036	..	41,680	4,067	48	1,316	5,316	150	..	1,85,916	+4,205	28
37,828	20,000	1,319	..	18,606	2,102	..	123	8,400	3,606	..	91,994	+3,485	29
3,36,853	10,000	2,337	..	85,285	1,081	..	6,103	19,760	2,534	..	4,63,953	+18,104	30
37,127	31,000	306	..	26,353	..	..	122	2,750	2,157	..	99,815	+4,129	31
1,91,079	459	6,082	..	93,098	4,789	..	13,542	55,100	27,190	..	3,91,339	+26,247	32
77,625	..	8,262	..	44,950	2,205	31	2,712	12,152	11,942	..	1,59,879	—18,887	33
33,207	15,000	1,510	..	14,295	1,539	..	105	2,749	905	592	69,902	+1,396	34
95,550	2,000	39,729	..	30,557	3,152	..	3,214	25,250	3,083	..	2,02,535	—533	35
18,716	..	6,124	..	13,290	714	101	778	3,254	778	..	43,755	+1,618	36
70,797	..	4,673	..	33,380	2,511	..	905	6,747	3,159	..	1,22,172	+4,480	37
2,08,893	..	23,441	..	1,36,659	6,309	300	9,429	57,300	31,223	..	4,73,554	+23,576	38
57,519	..	8,187	..	72,720	1,263	..	2,032	42,422	11,681	..	1,95,824	+11,233	39
1,99,923	10,000	10,862	..	37,430	6,167	447	1,940	15,424	8,035	..	2,90,228	+10,834	40
27,987	5,938	2,344	..	10,743	903	40	298	658	..	..	48,911	+1,506	41
54,266	..	3,008	..	64,929	2,589	541	1,841	8,539	6,524	..	1,42,237	+2,782	42
10,550	4,000	586	..	10,303	481	..	906	271	26	..	27,123	+1,914	43
2,05,472	22,000	2,269	..	54,623	7,664	..	1,068	5,373	4,305	..	3,02,774	—36,466	44
1,96,998	10,000	4	..	38,103	8,088	568	3,163	5,388	4,643	..	2,66,955	+8,183	45
61,725	5,000	3,083	..	24,030	1,007	..	3,905	9,599	2,217	..	1,10,566	+6,244	46
81,259	11,530	1,325	..	36,838	1,295	202	2,896	59,899	3,386	..	1,98,630	+8,281	47
11,219	..	322	..	9,715	510	..	..	3,670	858	..	26,294	+781	48
8,283	15,096	37	..	6,263	680	..	1,504	7,166	656	..	39,685	+1,460	49
26,666	5,000	1,807	..	13,170	..	..	441	3,950	527	..	51,561	+713	50
1,62,919	..	13,073	..	44,082	5,632	..	9,485	40,049	200	..	2,75,440	+3,975	51
53,452	5,250	604	..	13,008	1,668	..	4,087	2,823	2,600	..	83,492	+1,609	52
71,471	..	15,796	..	24,052	1,847	22	1,978	3,350	922	..	1,19,438	+3,907	53

STATE

CENTRAL BANKS—BALANCE

Classification (names of Central Banks).		Assets. Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1		2	3	4	5	6	7	8	9
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi ..	54. Hardoi ..	11,764	43,527	..	1,52,510	65,387	1,165	13,279	2,87,632
" ..	55. Sandila ..	1,349	13,329	..	1,62,689	48,646	13,396	10,905	2,50,314
" ..	56. Bilgram ..	6,648	6,994	..	41,294	9,356	351	159	64,802
Kheri ..	57. Kheri	19,277	5,168	..	59,915	2,656	313	676	88,003
" ..	58. Gola	1,129	5,251	..	20,839	2,397	90	263	29,969
Fyzabad ..	59 Fyzabad ..	3,228	34,497	..	47,547	1,543	194	5,196	92,205
" ..	60. Tanda	6,441	2,526	..	13,301	335	95	188	22,886
Gonda ..	61. Balrampur Estate	4,332	8,659	..	70,150	2,390	350	29	85,910
Bahraich ..	62. Bahraich ..	9,222	2,897	..	80,025	5,760	229	140	98,273
" ..	63. Kapurthala Estate	2,109	1,298	..	56,659	4,995	..	999	66,060
Sultanpur ..	64. Sultanpur ..	311	35,949	..	1,11,029	8,077	894	956	1,57,216
Partabgarh ..	65. Partabgarh ..	19,906	12,978	..	1,62,811	5,127	350	4,166	2,05,338
Bara Banki ..	66. Bara Banki ..	6,137	4,108	..	42,431	5,471	98	406	58,651
" ..	67. Rudauli ..	2,054	5,282	..	26,352	3,053	21	516	37,278
" ..	68. Daryabad ..	2,293	1,515	..	35,768	4,368	63	224	44,231
" ..	69. Garhi Bhilwal ..	276	800	..	31,385	1,111	310	562	34,444
" ..	70. Mason Industrial Federation.	6,200	..	..	1,548	95	2,161	253	10,357
Total, United Provinces for 1928-29 ..		**8,23,349**	**12,11,965**	**3,156**	**70,10,2[illegible]0**	**5,82,095**	**76,922**	**1,55,322**	**98,63,069**
Total, United Provinces for previous year ..		7,90,209	14,00,527	8,114	63,22,117	4,40,584	62,596	1,13,856	91,38,030

STATE

NON-CREDIT CENTRAL SOCIETIES—

Classification (names of Central Societies).	Assets. Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1	2	3	4	5	6	7	8	9
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Roorkee Agricultural Supply Society, Limited.	3,563	50	..	..	734	97	2,627	7,071
2. The Industrialists' Central Co-operative Stores, Limited, Agra.	90	5	..	..	..	1,098	2,596	3,789
3. The Pangara Agricultural Supply Society, Limited, Banda.	4	..	..	..	..	3,258	..	3,262
4. The District Rural Reconstruction Association, Benares.	2,691	..	..	..	..	..	..	2,691
5. The District Co-operative Physical Culture Association, Limited, Benares.								
6. The Ballia Agricultural Supply Society, Limited								
7. The Ghughli Sugarcane Sale Union, Limited, district Gorakhpur.								
8. The Majhauli Agricultural Supply Society, Limited, district Gorakhpur.	267	..	..	..	1	1,251	327	1,846
9. The Hardoi Agricultural Supply Society, Limited.	795	5,505	..	..	603	28,673	23,680	59,256
10. The Industrialists' Central Co-operative Stores, Limited, Sandila, district Hardoi.	289	..	..	..	18	3,8[illegible]6	266	4,439
Total, United Provinces for 1928-29..	**7,699**	**5,560**	..	..	**1,356**	**38,243**	**29,496**	**82,354**
Total, United Provinces for previous year.	4,631	6,242	..	..	732	32,368	32,352	76,325

MENT H.

SHEETS, AS ON JUNE 30, 1929—(concluded).

Liabilities.													
Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from provincial and central banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit (+) and Loss (—) (column 14, profits and loss statement).	Serial number.
10	11	12	13	14	15	16	17	18	19	20	21	22	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,72,294	8,000	2,701	..	42,725	9,544	434	3,846	17,167	6,965	..	2,63,676	+23,956	54
1,65,649	48,336	9,331	4,500	27,805	8,006	..	8,890	13,421	..	..	2,85,938	—35,624	55
20,353	18,321	572	..	9,077	90	..	226	8,456	3,014	..	60,109	+4,693	56
50,778	..	515	..	25,017	3,854	65	480	2,462	2,307	211	85,669	+2,324	57
10,326	..	229	..	11,501	357	..	215	2,734	1,255	2,377	28,998	+971	58
47,919	..	2,080	..	29,430	2,175	..	1,574	7,408	..	..	90,586	+1,619	59
6,428	..	2,154	..	9,150	259	48	1,027	2,455	222	..	21,743	+1,143	60
53,?96	..	939	..	22,860	1,574	..	1,102	3,120	200	..	83,491	+2,419	61
68,647	..	105	..	15,962	2,652	354	1,882	5,665	1,684	..	96,451	+1,822	62
46,777	..	..	..	10,915	1,512	105	145	1,200	450	..	61,104	+4,956	63
45,884	15,491	4,047	..	39,057	22	..	2,786	29,536	14,581	..	1,51,854	+5,862	64
1,05,438	25,075	4,952	..	39,540	3,629	83	328	13,178	4,392	..	1,96,615	+8,723	65
33,957	..	313	..	7,765	1,033	188	6	4,989	6,550	..	£4,801	+3,850	66
23,373	8,330	..	..	3,475	1,015	..	73	505	..	..	36,771	+507	67
29,150	..	164	..	12,470	1,173	..	1,191	1,093	133	..	45,374	—1,143	68
10,3?4	15,015	6	..	4,752	..	..	14	3,457	374	..	33,972	+472	69
5,000	..	..	5,000	£47	437	25	..	..	..	..	11,009	—652	70
49,50,383	**4,38,936**	**3,23,547**	**19,000**	**23,53,461**	**1,61,851**	**4,200**	**1,62,463**	**8,88,506**	**2,85,542**	**3,378**	**95,91,267**	**+2,71,802**	
44,27,105	2,75,737	3,31,641	22,000	23,25,210	1,39,533	7,130	2,33,340	8,43,047	3,16,069	1,515	89,22,327	+2,15,703	

MENT H-(i).

BALANCE SHEETS, AS ON JUNE 30, 1929.

Liabilities.													
Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from provincial and central banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit (+) and Loss (—) (column 14, profit and loss statement).	Serial number.
10	11	12	13	14	15	16	17	18	19	20	21	22	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
..	..	..	..	5,231	10	..	124	375	..	..	5,740	+1,331	1
600	1,914	..	..	65	..	167	1,136	..	..	..	3,882	—93	2
135	..	..	..	2,070	..	..	102	159	..	..	2,466	+736	3
..	..	..	..	..	..	..	986	..	..	..	986	+1,705	4
Figures not received.													5
Did not start work.													6
													7
1,000	..	..	..	837	42	..	..	..	..	..	1,879	—33	8
2,400	30,000	..	..	4,944	4,716	4,017	3,601	5,500	3,590	..	58,768	+458	9
..	3,931	..	..	..	351	28	204	61	..	..	4,575	—136	10
4,135	**35,845**	..	..	**13,147**	**5,119**	**4,212**	**6,153**	**6,095**	**3,590**	..	**78,296**	**+4,058**	
4,900	31,000	..	..	9,665	2,360	3,389	13,539	5,747	3,589	..	74,1?9	+2,136	

STATE

CENTRAL BANKS, PROFIT AND LOSS

Classification (names of Central Banks).		Profit brought forward from last year.	Profit.				
			Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
1		2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dehra Dun ..	1. Dehra Dun ..	..	8,725	..	..	150	8,875
Saharanpur ..	2. Saharanpur ..	257	7,039	..	..	49	7,345
" ..	3. Roorkee ..	211	14,731	..	..	108	15,050
Meerut ..	4. Meerut ..	2,635	2,136	..	..	6	4,777
" ..	5. Bhatyana ..	3,006	3,361	..	..	170	6,537
Muzaffarnagar ..	6. Muzaffarnagar ..	238	2,630	..	..	13	2,881
Bulandshahr ..	7. Bulandshahr ..	17,771	14,315	..	..	158	32,244
" ..	8. Jahangirabad ..	2,339	6,273	4	..	651	9,267
" ..	9. Jewar ..	1,809	12,609	..	..	127	14,545
Aligarh ..	10. Aligarh ..	1,261	15,505	..	..	27	16,793
Muttra ..	11. Muttra ..	2,320	19,776	..	..	751	22,847
Agra ..	12. Agra ..	1,824	22,199	44	..	1,847	25,914
" ..	13. Parna ..	2,111	16,061	..	..	97	18,269
" ..	14. Jarauli ..	147	20,613	8	5	430	21,198
Mainpuri ..	15. Mainpuri ..	1,134	16,244	..	..	20	17,398
" ..	16. Jasrana ..	278	4,051	..	..	..	4,329
Etah ..	17. Etah ..	3,987	3,758	..	..	4	7,749
Bareilly ..	18. Bareilly ..	923	8,129	..	..	132	9,184
Bijnor ..	19. Bijnor ..	4,262	23,950	..	..	562	28,774
Budaun ..	20. Islamnagar ..	2,312	3,758	..	..	291	6,361
Moradabad ..	21. Moradabad ..	1,100	21,979	..	..	540	23,619
" ..	22. Kanth ..	9,896	7,235	..	..	317	17,448
Shahjahanpur ..	23. Shahjahanpur ..	..	3,132	..	..	81	3,213
Farrukhabad ..	24. Farrukhabad ..	1,160	13,964	..	..	39	15,163
Etawah ..	25. Etawah ..	52	7,500	..	..	43	7,595
Cawnpore ..	26. Christian Bank ..	2,230	3,077	..	..	235	5,542
Fatehpur ..	27. Fatehpur ..	..	11,509	..	..	4,923	16,432
Allahabad ..	28. Allahabad ..	2,571	14,389	..	..	222	17,182
" ..	29. Ramnagar ..	1,893	8,931	..	..	198	11,022
Banda ..	30. Banda ..	1,951	52,049	..	..	106	54,106
Hamirpur ..	31. Mahoba ..	1,179	10,543	..	..	92	11,814
Jalaun ..	32. Orai ..	14,077	32,201	..	..	300	46,578
Benares ..	33. Kashi ..	..	8,857	1	..	614	9,472
Mirzapur ..	34. Mirzapur ..	206	6,296	..	..	56	6,558
Jaunpur ..	35. Jaunpur ..	..	11,603	37	..	514	12,154
" ..	36. Ranipur ..	921	3,748	..	..	420	5,089
Ghazipur ..	37. Ghazipur ..	1,039	11,426	..	..	82	12,547
Gorakhpur ..	38. Gorakhpur ..	1,735	41,683	..	..	46	43,464
" ..	39. Kasia ..	4,181	14,074	..	..	1,511	19,766
Basti ..	40. Basti ..	2,031	28,296	..	..	30	30,357
Azamgarh ..	41. Azamgarh ..	..	3,529	..	..	19	3,548
Naini Tal ..	42. Tarai and Bhabar ..	287	11,135	..	..	339	11,761
Garhwal ..	43. Kotdwara ..	1,162	2,988	..	..	2	4,152
Lucknow ..	44. Lucknow ..	..	20,606	..	..	3,695	24,301
" ..	45. Arya ..	5,401	24,553	..	..	43	29,997
" ..	46. Mohanlalganj ..	1,214	11,566	..	3	210	12,994
Unao ..	47. Unao ..	1,982	14,812	..	..	631	17,425
" ..	48. Purwa ..	378	2,233	..	..	50	2,661
" ..	49. Safipur ..	2,100	2,223	..	..	28	4,351
" ..	50. Iltifat ..	..	4,561	..	..	440	5,001
Rae Bareli ..	51. Rae Bareli ..	2,046	18,707	..	..	548	21,301
" ..	52. Rampal ..	544	8,517	..	..	20	9,081
Sitapur ..	53. Biswan ..	1,072	10,938	..	..	638	12,864

MENT I.

STATEMENT FOR THE YEAR ENDING JUNE 30, 1929.

Loss.						Net profit (+) or loss (—) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Serial number.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	
1,198	2,721	..	6	207	4,132	+4,748	7,500	3,809	1
2,501	2,162	..	6	82	4,751	+2,594	5,843	3,454	2
6,339	3,219	..	38	819	10,415	+4,635	14,631	9,896	3
177	1,289	..	44	266	1,776	+3,001	1,671	1,622	4
1,926	2,525	..	17	..	4,468	+2,069	2,726	4,261	5
1,255	1,308	..	7	..	2,570	+311	1,625	2.023	6
5,881	1,834	..	382	6,280	14,377	+17,867	12,296	3,401	
2,041	2,085	..	61	..	4,187	+5,080	5,426	2,085	8
5,688	2,856	5	13	233	8,795	+5,750	7,035	8,294	9
6,344	3,450	..	59	2,195	12,048	+4,745	10,392	11,692	10
4,042	4,544	..	34	726	9,346	+13,501	13,448	9,691	11
8,821	8,536	..	31	119	17,507	+8,407	13,844	13,730	12
6,619	4,182	..	..	140	10,941	+7,328	8,872	3,469	13
11,014	7,332	..	33	1,388	19,767	+1,431	12,997	18,153	14
3,307	5,898	..	32	..	9,237	+8,161	8,825	7,242	15
1,237	528	..	12	489	2,266	+2,063	1,759	1,706	16
2,672	2,434	..	3	17	5,126	+2,623	1,294	3,207	17
2,670	3,876	..	23	694	7,263	+1,921	3,377	4,998	18
5,867	6,696	..	22	7	12,592	+16,182	12,783	9,595	19
1,951	1,636	..	9	110	3,706	+2,655	4,195	3,487	20
8,080	7,014	..	221	2,823	18,138	+5,481	19,259	14,945	21
1,568	2,831	..	..	182	4,581	+12,867	7,042	2,245	22
706	483	..	5	113	1,307	+1,906	3,142	1,464	23
6,511	2,054	..	48	1,765	10,378	+4,785	8,511	7,226	24
1,860	1,883	..	8	..	3,751	+3,844	5,192	2,714	25
390	794	..	20	67	1,271	+4,271	1,371	1,264	26
5,794	4,502	..	52	3,187	13,535	+2,897	14,779	13,470	27
8,192	4,243	..	382	160	12,977	+,4205	9,607	12,914	28
4,413	1,516	..	12	1,596	7,537	+3,485	9,129	7,525	29
26,009	9,180	..	22	791	36,002	+18,104	25,125	34,472	30
4,978	2,671	..	23	13	7,685	+4,129	8,076	7,662	31
10,498	5,894	..	1,611	2,328	20,331	+26,247	36,585	13,931	32
4,800	3,216	..	195	20,148	28,359	—18,887	8,021	7,871	33
3,092	1,257	..	20	793	5,162	+1,396	4,740	6,845	34
5,842	4,497	..	73	2,275	12,687	—533	10,235	11,227	35
1,530	1,932	..	9	..	3,471	+1,618	4,094	3,539	36
4,684	3,372	..	11	..	8,067	+4,480	9,797	5,557	37
9,583	8,618	..	880	807	19,888	+23,576	32,204	13,579	38
2,847	2,484	..	222	2,980	8,533	+11,233	6,404	7,048	39
12,132	7,327	..	64	..	19,523	+10,834	17,580	12,845	40
1,358	528	..	9	1[illegible]2	2,042	+1,506	1,977	1,100	41
2,731	5,839	..	391	18	8,979	+2,782	5,967	5,440	42
1,1[illegible]4	1,101	..	3	..	2,238	+1,914	1,728	1,754	43
13,963	1,426	..	83	45,295	60,767	—36,466	939	13,054	44
16,001	4,805	..	31	977	21,814	+8,183	13,446	17,346	45
3,527	2,596	..	82	245	6,7[illegible]0	+5,244	7,861	2,845	46
8,472	4,980	..	258	434	9,144	+8,281	14,692	7,647	47
747	1,102	..	31	..	1,880	+781	1,566	1,369	48
1,551	409	..	43	888	2,891	+1,460	2,715	2,211	49
2,271	1,008	..	7	1,002	4,288	+713	1,069	4,287	50
7,664	6,389	..	62	3,211	17,326	+3,975	10,120	11,260	51
4,400	1,473	..	55	1,544	7,472	+1,609	5,800	5,637	52
5,293	3,031	..	345	72	8,741	+3,907	6,407	6,527	53

STATE

CENTRAL BANKS, PROFIT AND LOSS

Classification (names of Central Banks).		Profit brought forward from last year.	Profit.				
			Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
1		2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Hardoi	.. 54. Hardoi ..	23,047	19,915	..	..	77	43,039
"	.. 55. Sandila ..	..	14,775	..	..	855	15,630
"	.. 56. Bilgram ..	4,892	5,005	..	..	68	9,965
Kheri	.. 57. Kheri ..	491	6,930	..	..	375	7,796
"	.. 58. Gola ..	..	3,271	..	..	213	3,484
Fyzabad	.. 59. Fyzabad ..	1,284	6,024	..	..	42	7,350
"	.. 60. Tanda ..	11	2,019	..	..	66	2,096
Gonda	.. 61. Balrampur Estate ..	17	8,143	..	..	421	8,581
Bahraich	.. 62. Bahraich ..	1,044	10,090	..	..	239	11,373
"	.. 63. Kapurthala Estate ..	2,602	6,678	..	..	1	9,281
Sultanpur	.. 64. Sultanpur ..	368	12,611	..	..	114	13,093
Partabgarh	.. 65. Partabgarh ..	739	18,467	..	..	858	20,064
Bara Banki	.. 66. Bara Banki ..	2,224	5,784	..	..	224	8,232
"	.. 67. Rudauli ..	1,116	2,570	..	..	163	3,849
"	.. 68. Daryabad ..	..	4,461	46	..	90	4,597
"	.. 69. Garhi Bhilwal ..	..	2,788	..	..	74	2,862
"	.. 70. Mason Industrial Federation.	..	159	31	..	..	190
Total, United Provinces for 1928-29 ..		**1,49,068**	**8,04,413**	**167**	**8**	**26,505**	**9,80,161**
Total, United Provinces for previous year ..		1,64 891	7,23,987	201	..	40,786	9,29,865

STATE

NON-CREDIT CENTRAL BANKS, *PROFIT AND LOSS*

Classification (names of Central Societies).	Profit brought forward from last year.	Profit.				
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Roorkee Agricultural Supply Society, Limited.	..	2,317	..	87	3	2,407
2. The Industrialists' Central Co-operative Stores, Limited, Agra.	..	..	46	108	22	176
3. The Pangara Agricultural Supply Society, Limited, Banda.	..	..	916	..	..	916
4. The District Rural Reconstruction Association, Benares.	..	..	..	..	3,700	3,700
5. The District Co-operative Physical Culture Association, Limited, Benares.	..	..	Figures not received.		..	..
6. The Ballia Agricultural Supply Society Limited.	..	..	Did not start work.		..	..
7. The Ghughli Sugarcane Sale Union, Limited, district Gorakhpur.	..	..	Did not start work.		..	..
8. The Majhauli Agricultural Supply Society, Limited, district Gorakhpur.	..	1	47	..	34	82
9. The Hardoi Agricultural Supply Society, Limited.	..	860	5,373	..	204	6,437
10. The Industrialists' Central Co-operative Stores, Limited, Sandila, district Hardoi.	..	40	435	..	13	488
Total, United Provinces for 1928-29 ..	..	**3,218**	**6,817**	**195**	**8,976**	**14,206**
Total, United Provinces for previous year ..	97	1,897	5,359	..	561	7,914

MENT I.

STATEMENT FOR THE YEAR ENDING JUNE 30, 1929—(concluded).

Loss.						Net profit (+) or loss (—) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Serial number.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	R .	Rs.	
12,777	6,104	..	174	28	19,083	+23,956	77	8,926	54
15,730	1,589	..	1,910	32,025	51,254	—35,624	855	13,356	55
2,732	1,752	748	40	..	5,272	+4,693	4,609	4,445	56
3,475	1,787	..	35	165	5,462	+2,334	4,461	1,813	57
1,219	1,230	..	8	56	2,513	+971	931	2,134	58
2,754	1,286	..	22	1,669	5,731	+1,619	5,808	3,556	59
482	64	..	8	399	953	+1,143	1,761	646	60
2,916	2,402	..	27	817	6,162	+2,419	6,407	5 797	61
4,591	3,868	63	63	966	9,551	+1,822	5,613	6,546	62
2,513	1,780	..	..	32	4,325	+4,956	1,682	2,708	63
3,250	1,150	..	99	2,732	7,231	+5,862	5,017	7,110	64
6,908	4,185	..	39	209	11,341	+8,723	13,725	7,[illegible]80	65
1,907	1,782	..	11	682	4,382	+3,850	3,440	3.864	66
2,423	892	..	..	27	3,342	+507	2,456	2,639	67
2,374	2,728	..	8	630	5,740	—1,143	3,425	5,686	68
1,504	853	..	33	..	2,390	+472	2,316	2,357	69
350	370	..	10	112	842	—652	95	370	70
3,37,071	**2,13,868**	**816**	**8,597**	**1,48,187**	**7,08,359**	**+2,71,802**	**5,28,397**	**4,74,168**	
3,19,226	2,61,421	3,243	7,020	1,23,250	7,14,161	+2,15,703	5,17,805	5,19,226	

MENT I-(i).

STATEMENT FOR THE YEAR ENDING JUNE 30, 1929.

Loss.						Net profit (+) or loss (—) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Serial number.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	1
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
555	419	..	13	89	1,076	+1,331	2,173	1,064	1
..	266	..	3	..	269	—93	176	269	2
59	16	..	15	30	120	+796	916	105	3
..	..	..	..	1,995	1,995	+1,705	..	..	4
Figures not received.									5
Did not start work.									6
Did not start work.									7
42	14	..	12	47	115	—33	81	61	8
3,230	1,191	..	1,037	491	5,949	+488	..	..	9
249	363	..	..	12	624	—136	470	347	10
4,135	**2,269**	..	**1,080**	**2,664**	**10,148**	**+4,058**	**3,816**	**1,846**	
3,127	1,664	4	70	913	5,778	+2,136	1,868	5,684	

STATISTICS REGARDING CO-OPERATIVE BANKS TO BE INCORPORATED IN THE ANNUAL STATISTICAL TABLES RELATING TO BANKS IN INDIA.

TABLE A.—*Showing capital, reserve, deposits, loans and cash of the Indian co-operative banks during the past five years.*

For Banks having capital and reserve over Rs. 1 lakh and less than Rs. 5 lakhs.

Number.	Name of bank.	Year.	Capital and reserve. Paid up share capital.	Reserve fund under section 33 of Act II of 1912.	Other funds.	Total.	Deposits and loans from— Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Loans due by— Members (individual).	Banks and societies.	Total outstanding.	Cash in hand and [illegible]nk.
			Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
1	Bulandshahr District Bank, Limited.	1924-25	34	27	11	72	92	4	14	..	110	..	126	126	12
		1925-26	35	28	12	75	99	..	12	..	111	..	148	148	11
		1926-27	45	31	14	90	91	..	21	..	112	..	155	155	26
		1927-28	41	31	44	116	90	..	15	..	105	..	168	168	7
		1928-29	42	31	31	104	97	..	9	..	106	..	154	154	8
2	Muttra District Bank, Limited.	1924-25	92	15	3	110	70	..	6	..	76	..	121	121	53
		1925-26	93	17	2	112	65	..	1	..	66	..	140	140	30
		1926-27	96	18	2	116	67	..	4	..	71	..	115	115	34
		1927-28	98	21	2	121	63	..	2	..	65	..	145	145	27
		1928-29	97	22	2	121	69	..	..	..	69	..	157	157	14
3	Mainpuri District Bank, Limited.	1924-25	55	22	18	95	55	..	44	..	99	..	140	140	14
		1925-26	58	24	21	103	51	..	52	..	103	..	136	136	25
		1926-27	59	26	21	106	52	..	51	..	103	..	129	129	30
		1927-28	59	28	25	112	43	..	55	..	98	..	140	140	18
		1928-29	58	30	26	114	59	..	45	..	104	..	179	179	19
4	Bijnor District Bank, Limited.	1924-25	80	9	1	90	81	6	9	5	101	..	159	159	30
		1925-26	86	11	1	98	94	..	8	15	117	..	191	191	26
		1926-27	100	13	2	115	82	5	9	4	100	..	199	199	15
		1927-28	106	15	2	123	72	5	11	..	88	..	184	184	30
		1928-29	108	18	3	129	78	6	10	..	94	..	194	194	20
5	Moradabad District Bank, Limited.	1924-25	72	66	9	147	191	..	..	..	191	..	204	204	49
		1925-26	74	66	17	157	183	..	21	..	204	..	214	214	37
		1926-27	77	67	6	150	152	..	19	..	171	..	173	173	43
		1927-28	72	63	..	135	123	..	19	..	141	..	138	138	30
		1928-29	65	67	1	133	138	..	14	..	152	..	146	146	30
6	Banda District Bank, Limited.	1924-25	36	10	2	48	161	30	3	..	194	..	213	213	10
		1925-26	45	11	3	59	190	65	1	..	256	..	290	290	8
		1926-27	58	13	2	73	284	60	1	..	345	..	369	369	27
		1927-28	71	16	2	89	311	35	2	..	348	..	380	380	32
		1928-29	85	20	3	108	337	10	2	..	349	..	393	393	22
7	Jalaun District Bank, Limited, Orai.	1924-25	87	46	25	158	278	..	4	..	282	1	286	287	84
		1925-26	90	47	26	163	245	..	8	..	253	..	292	292	55
		1926-27	91	48	25	164	233	..	6	..	239	..	256	256	50
		1927-28	96	52	28	176	208	..	10	..	218	5	268	273	34
		1928-29	93	55	27	175	191	..	6	..	197	..	286	286	35
8	Gorakhpur District Bank, Limited.	1924-25	111	42	15	168	185	..	1	..	186	1	226	227	11
		1925-26	119	45	23	187	184	..	12	..	196	..	227	227	19
		1926-27	126	50	31	207	182	..	25	..	207	..	204	204	7
		1927-28	133	54	38	225	141	..	11	..	152	..	258	258	8
		1928-29	137	57	31	225	209	..	23	..	232	..	268	268	42
9	Kasia Central Bank, Limited.	1924-25	68	40	9	117	98	..	5	..	98	..	90	90	52
		1925-26	71	41	11	123	91	..	13	..	104	..	68	68	72
		1926-27	74	41	12	127	69	..	11	..	80	..	104	104	45
		1927-28	76	42	12	130	61	..	9	..	70	..	106	106	34
		1928-29	73	42	12	127	58	..	8	..	66	..	121	121	20
10	Unao District Bank, Limited.	1924-25	39	58	26	123	145	2	9	..	156	1	134	135	35
		1925-26	38	58	29	125	135	2	13	..	150	1	109	110	45
		1926-27	38	58	30	126	115	2	7	..	124	1	102	103	29
		1927-28	38	59	5	102	93	1	2	..	96	..	75	75	22
		1928-29	37	60	3	100	81	12	1	..	94	..	105	105	27
11	Oudh and Rohilkhand Railway Employees' Co-operative Credit Society, Limited, Lucknow.	1924-25	177	21	6	204	244	..	..	..	244	454	..	454	13
		1925-26	182	25	6	213	286	..	..	..	286	479	..	479	11
		1926-27	154	28	9	191	382	..	..	..	382	561	..	561	3
		1927-28	142	32	12	186	324	..	..	..	324	580	..	580	2
		1928-29	138	37	..	175	455	..	..	..	455	626	..	626	3

TABLE B.—*Showing the number, capital, reserve, deposits and loans received, loans outstanding and cash balances of principal co-operative banks at the end of the provincial co-operative year.*

Banks with capital and reserve over Rs. 1 lakh and less than Rs. 5 lakhs.

Number of banks.	Year.	Capital.	Reserve.	Total.	Deposits and loans received.	Loans outstanding.	Cash balances.
		Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
3	1918-19	154	165	319	882	853	75
3	1919-20	180	138	318	685	742	100
4	1920-21	244	202	446	857	962	91
3	1921-22	208	147	355	654	809	56
6	1922-23	254	250	704	1,434	1,711	150
6	1923-24	523	250	773	1,141	1,388	481
7	1924-25	655	283	938	1,099	1,523	256
6	1925-26	629	241	870	1,109	1,420	224
7	1926-27	718	265	983	1,250	1,612	197
8	1927-28	782	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]